```
File 344:Chinese Patents Abs Aug 1985-2003/Apr
          (c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)
          (c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200375
          (c) 2003  Thomson Derwent
File 348:EUROPEAN PATENTS 1978-2003/Nov W03
          (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031120,UT=20031113
          (c) 2003 WIPO/Univentio
?ds

Set      Items    Description
S1           8    AU='MINOT H':AU='MINOT J P'
S2           1    AU='ANDERSON CHUCK':AU='ANDERSON CL'
S3         112    AU='MOORE DAVID ALLAN':AU='MOORE DEBRA J'
S4           5    AU='NEAT S':AU='NEATA N'
S5           1    AU='YOUNG MIKE':AU='YOUNG MIN CHOI'
S6           6    AU='NEAT M A':AU='NEAT R C'
S7           1    AU='BRENT CHARMAINE':AU='BRENT CHIAN'
S8           3    AU='PEACOCK T C':AU='PEACOCK W A'
S9          18    AU='WAGNER ED':AU='WAGNER EDWARD T'
S10          1    AU='HARGROVE BRIAN':AU='HARGROVE C S'
S11          2    AU='LIUM JEFF':AU='LIUMING'
S12          0    (S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7 OR S8 OR S9 OR S10
            OR S11) AND MORTGAGE?
```

```
Set      Items     Description
S1           0     AU=(LIUM J? OR LIUM, J?)
S2      200108     MORTGAG? OR SERVICE? OR CREDIT? ? OR LOAN? ?
S3     1383662     MARKET? OR AD OR ADS OR ADVERT? OR PRESENT?
S4      451856     INFO OR INFORMATION
S5      343611     ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOME-
                   PAGE OR HOME()PAGE OR NETWORK? OR WWW OR CYBER?
S6      921538     CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? -
                   OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PERS-
                   ON? ?
S7      579368     PROPERT? OR HOME? ? OR HOUSE? OR RESIDENCE?
S8       23453     S2(5N)S3
S9       94505     S4(5N)S6
S10       3444     S8(S)S9
S11        244     S10(20N)S7
S12         54     S11(10N)(ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB?
                   OR HOMEPAGE OR NETWORK? OR WWW OR CYBER?)
S13         17     S12 AND IC=G06F-017/60
? show file
File 348:EUROPEAN PATENTS 1978-2003/Nov W03
        (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031120,UT=20031113
        (c) 2003 WIPO/Univentio
```

13/3,K/1   (Item 1 from file: 348)

01654521
Service providing device and service providing method
Gerat und Verfahren zur Bereitstellung von Dienstleistungen
Dispositif .de fourniture de services et procede de fourniture de services
PATENT ASSIGNEE:
   MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD., (216883), 1006, Oaza-Kadoma,
      Kadoma-shi, Osaka 571-8501, (JP), (Applicant designated States: all)
INVENTOR:
   Imaida, Kazuto, 31-26, Gunkeshin-machi, Tatatsuki-shi, Osaka, 596-1136,
      (JP)
   Takemoto, Masayo, 3-3-19, Kaminshinden, Toyonaka-shi, Osaka, 560-0085,
      (JP)
LEGAL REPRESENTATIVE:
   Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)
   , Maximilianstrasse 58, 80538 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1361530 A2 031112 (Basic)
APPLICATION (CC, No, Date):   EP 2003010384 030508;
PRIORITY (CC, No, Date): JP 2002133272 020508
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
   HU; IE; IT; LI; LU; MC; NL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT WORD COUNT: 119
NOTE:
   Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200346	2334
SPEC A	(English)	200346	24161
Total word count - document A			26495
Total word count - document B			0
Total word count - documents A + B			26495

INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION an "e-mail" about "new product briefing" with the text
   saying "We will hold a **briefing** of new induction heating **cookers** to
   be released next month ....."; **the** service of providing an "e-mail"
   about "staff evaluation" with the text saying "Please **evaluate** work
   behavior of our **staff** "; the service of providing a "partner company's
   page" about "questionnaire" with the text saying...

 13/3,K/2   (Item 2 from file: 348)

01385975
Method and system for supervising and supporting customer services offered
   to a contracted dwelling by a service provider using a communication
   network
Verfahren und Vorrichtung zur Aufsicht und Kundendienstbetreuung angeboten
   an   einer   Behausung   von   einem Dienstanbieter mit Hilfe eines
   Kommunikationsnetzwerkes

**Methode et systeme de supervision et support de services clientele offerts
    a une habitation par un pourvoyeur de** services par la voie d'un reseau
    de communication
PATENT ASSIGNEE:
  Matsushita Electric Works, Ltd., (303455), 1048, Oaza-Kadoma, Kadoma-shi,
    Osaka, (JP), (Applicant designated States: all)
INVENTOR:
  Mise, Toshiro, c/o Matsushita Electric Works, Ltd., 1048, Oaza-Kadoma,
    Kadoma-shi, Osaka, (JP)
LEGAL REPRESENTATIVE:
  Sajda, Wolf E., Dipl.-Phys. et al (9956), MEISSNER, BOLTE & PARTNER
    Postfach 86 06 24, 81633 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1176568 A2 020130 (Basic)
                              EP 1176568 A3 030604
APPLICATION (CC, No, Date):   EP 2001112594 010523;
PRIORITY (CC, No, Date): JP 2000224497 000725
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK;˙RO; SI
INTERNATIONAL PATENT CLASS: G08B-025/08; **G06F-017/60** ; H04L-012/28
ABSTRACT WORD COUNT: 196
NOTE:
  Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 200205   855
      SPEC A   (English) 200205   5709
Total word count - document A   6564
Total word count - document B   0
Total word count - documents A + B 6564

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION thereby judging whether or not the customer service is
  normally offered to the contracted dwelling **house** of which **home**
  information communication terminal unit is accessed by the communication
  server of the **service** provider.
    According to such **present** invention, constant and safety customer
  service from various service providers is ensured to the contracted
  customer through the **home**   **information** communication terminal by a
  supervisory server equipped on a communication **network** under such a
  comfortable environment of network system using the Internet, thus

 13/3,K/3   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00945900   **Image available**
**SYSTEM AND METHOD FOR THIRD PARTY MANAGEMENT OF PRODUCT MANUFACTURE
    ORDERING BY A SUB-END-USER BASED UPON APPROVED PRODUCTS OF END-USER**
**SYSTEME ET PROCEDE PERMETTANT A UNE TIERCE PARTIE DE GERER UNE COMMANDE
    RELATIVE A LA FABRICATION DE PRODUITS, EFFECTUEE PAR UN
    SOUS-UTILISATEUR FINAL EN FONCTION DES PRODUITS APPROUVES PAR
    L'UTILISATEUR FINAL**
Patent Applicant/Assignee:
  3M INNOVATIVE PROPERTIES COMPANY, 3M Center, Post Office Box 33427, Saint
    Paul, MN 55133-3427, US, US (Residence), US (Nationality)

Inventor(s):
  YEUNG Herbert K, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
  HOULE-GILLARD Yvonne M, Post Office Box 33427, Saint Paul, MN 55133-3427,
    US,
  KILFOYL Troy J, Post Office Box 33427, Saint Paul, MN 55133-3427, US,
Legal Representative:
  CHRISTOFF James D (et al) (agent), Office of Intellectual Property
    Counsel, P.O. Box 33427, Saint Paul, MN 55133-3427, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200280073 A2 20021010 (WO 0280073)
  Application: WO 2002US1099 20020115 (PCT/WO US0201099)
  Priority Application: US 2001820398 20010329
Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY
  BZ CA CH CN CO CR CU CZ (utility model) CZ DE (utility model) DE DK
  (utility model) DK DM DZ EC EE (utility model) EE ES FI (utility model)
  FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
  LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK
  (utility model) SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9633

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... the system. As set out above, this provides the interested third party
  the opportunity to **market** its products and **services** to the
  sub-ond-users. Other links to additional information 208, help service 21
  0 and **web** page **home** 212 may preferably also be included.

  In addition to having a link 214 for ordering...

  13/3,K/4   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00907025   **Image available**
**METHOD AND SYSTEM FOR PROVIDING PROPERTY MANAGEMENT SERVICES IN AN ON-LINE
    COMPUTING ENVIRONMENT**
**PROCEDE ET SYSTEME PERMETTANT DE FOURNIR DES SERVICES DE GESTION DE BIENS
    IMMOBILIERS DANS UN ENVIRONNEMENT INFORMATIQUE EN LIGNE**
Patent Applicant/Assignee:
  GENERAL ELECTRIC CAPITAL CORPORATION, 292 Long Ridge Road, Stamford, CT
    06927, US, US (Residence), US (Nationality)
Inventor(s):
  PIANIN Carolyn, 19 Norfield Woods Road, Weston, CT 06883-2232, US,
Legal Representative:
  PETTY W Scott (agent), King & Spalding, 191 Peachtree Street, Atlanta, GA
    30303-1763, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200241116 A2-A3 20020523 (WO 0241116)
  Application: WO 2001US47210 20011119 (PCT/WO US0147210)
  Priority Application: US 2000252015 20001120; US 2001766726 20010122
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 19694

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... property management environment I 00 comprises a distributed computer
  network 105, such as the global **Internet** , coupled to numerous clients
  110-140, a **property** services server platform 145 connected to a local
  database 150, and numerous 1 5 **property** **information** databases 155 For
  the **client** server computing environment shown in Figure 1, the client
  computers 1 1 0- 1 15 represent typical users of **property** services
  hosted by the property services server platform 145. The client computers
  120-140 represent...
...primary components of a real estate services server platform for an
  exemplary embodiment of the **present** invention. The **property** **services**
  server platform can contain: a portal server 205, a **web** server 210, an
  application server ...by other conventional means.

  Propgrly Specialist
  Property services server platform 145 also provides a convenient **on -**
  line forum for connecting a variety of **property** specialists to the
  potential users of those services. For example, a tenant operating a
  client 1 1 0 can obtain **information** from the **property** services
  server platform 145 about the services offered by **property** specialists
  represented by the client 130, including appraisal, engineering, and
  environniental services. This information can...Services
  Another aspect of due diligence involves determining the extent of
  environmental contamination on a **property** . To assist a user in
  conducting this aspect of the due diligence process, the **Web** site of
  the **present** invention provides environmental **services** to evaluate
  environmental contamination. The Environmental Services section
  incorporates a multi-step process that, in...

...enables a registered user to obtain a Phase I Federal National Mortgage
  'Association (FNMA)/ Federal **Home** Loan Mortgage Corporation (FHLMC)
  Protocol Environmental Assessment Report from an environmental firm. A
  user first enters basic **information** concerning the **property** in
  question. The **Web** site then generates quotes and/or estimates for
  obtaining the Phase I Report from various...

  13/3,K/5   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00907024   **Image available**
METHOD AND SYSTEM FOR AGGREGATING REAL ESTATE INFORMATION CONTENT IN AN
    ON-LINE COMPUTING ENVIRONMENT
PROCEDE ET SYSTEME PERMETTANT D'ACCUMULER UN CONTENU D'INFORMATIONS EN

MATIERE D'IMMOBILIER DANS UN ENVIRONNEMENT INFORMATIQUE EN LIGNE
Patent Applicant/Assignee:
  GENERAL ELECTRIC CAPITAL CORPORATION, 260 Long Ridge Road, Stamford, CT
    06927, US, US (Residence), US (Nationality)
Inventor(s):
  JACOBSON Jeffrey, 10611 Morning Field Drive, Potomac, MD 20854, US,
  SEGAL Ronald, 201 East 28th Street, Apartment 10D, New York, NY 10016, US
    ,
Legal Representative:
  PETTY W Scott (et al) (agent), King & Spalding, 191 Peachtree Street,
    Atlanta, GA 30303-1763, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200241115 A2-A3 20020523 (WO 0241115)
  Application: WO 2001US47209 20011119 (PCT/WO US0147209)
  Priority Application: US 2000252016 20001120; US 2001766760 20010122
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17360

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description
  Claims

English Abstract
  ...comprises a distributed computer network, a plurality of client
  computers coupled to the distributed computer **network** , and a **property**
  service server platform connected to a data source. Hosted on the
  property   service server platform are a research **market** module for
  accessing research information on available **properties** and **markets**
  (100), a **credit** reports module for accessing credit report **information**
  of **individuals** and companies (200), a news and analysis module for
  accessing real estate news information (300...

Detailed Description
... comprises a distributed computer network, a plurality of client
  computers coupled to the distributed computer **network** , and a **property**
  services server platform connected to a data source. Hosted on the
  property   services server platform are a research **market** module for
  accessing research information on available **properties** and **markets** , a
   credit reports module for accessing credit report **information** of
  individuals and companies, a news and analysis module for accessing real
  estate news information, and an...

Claim
... comprising:
  a distributed computer network;
  a plurality of client computers coupled to said distributed computer
  network ;
  a **property** services server platform connected to a data source;
  a research **market** module hosted on said **property   services** server
  platfonn for

accessing research infonnation on available **properties** and **markets** ;
a **credit** reports module hosted on said **property** services server platform for
I 0 accessing credit report **information** of **individuals** and companies ;
a news and analysis module hosted on said **property** services server platform
for accessing real estate news information; and
an order available reports module...

13/3,K/6   (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00839950   **Image available**
SETTLEMENT SYSTEM AND SERVER APPARATUS
SYSTEME ET SERVEUR DE REGLEMENT
Patent Applicant/Assignee:
  CASIO COMPUTER CO LTD, 6-2, Hon-machi 1-chome, Shibuya-ku, Tokyo 151-8543
    , JP, JP (Residence), JP (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  NAKAZAWA Eiji, 1297, Nakagamicho, Akishima-shi, Tokyo 196-0022, JP, JP
    (Residence), JP (Nationality), (Designated only fcr: US)
  KATO Yoshiyuki, 2-32-10, Nangai, Higashiyamato-shi, Tokyo 207-0014, JP,
    JP (Residence); JP (Nationality), (Designated only for: US)
Legal Representative:
  SUZUYE Takehiko (et al) (agent), c/o SUZUYE & SUZUYE, 7-2, Kasumigaseki
    3-chome, Chiyoda-ku, Tokyo 100-0013, JP,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200173628 A2-A3 20011004 (WO 0173628)
  Application: WO 2001JP2496 20010327 (PCT/WO JP0102496)
  Priority Application: JP 200089042 20000328; JP 2000291877 20000926
Designated States: AU CA CN KR US
  (EP) DE FR GB
Publication Language: English
Filing Language: English
Fulltext Word Count: 11464

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... to the drawings.

  In FIG. 1, personal computers 1. 21 o,r N as
  respective **client** **information** terminals in **individual**
  houses and offices are connected to a **network** 10 such
  as **Internet** via a public telephone network (not shown)
  and the like by a contract made with...

13/3,K/7   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00837960   **Image available**
INTERNET BASED WARRANTY AND REPAIR SERVICE

SERVICE DE GARANTIE ET DE REPARATION OFFERT SUR INTERNET
Patent Applicant/Assignee:
   CONXIA INC, 70 Seaview Avenue, Stamford, CT 06902, US, US (Residence), US
      (Nationality)
Inventor(s):
   THOMSON Robert W, 3 Windy Lane, Smith's Parish FL05, BM,
   BENEVIDES Paul C, 6 Pokiok Road, Smith's Parish FL05, BM,
   FENN Michael R, 346 Riverside Avenue, Riverside, CT 06878, US,
Legal Representative:
   ROSENBLATT Gregory S (et al) (agent), Wiggin & Dana, One Century Tower,
      New Haven, CT 06508-1832, US,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200171606 A1 20010927 (WO 0171606)
   Application: WO 2001US8063 20010314 (PCT/WO US0108063)
   Priority Application: US 2000526353 20000316
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
   CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
   KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
   SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9944

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
   Detailed Description

Detailed Description
... provider selected by a means such as a reverse auction. Furthermore,
   -none offer a comprehensive **household** warranty that extends to many
   important **household** items.

   The loss of manufacturer control described above is not satisfied by the
   present   **services** and there remains a need for a computer **network**
   based system that provides a purchaser with the ability to create a
   personalized database containing...

 13/3,K/8   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806392
**TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
   NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF**
**PARTAGE   TECHNOLOGIQUE   LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
   DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET
   PROCEDE ASSOCIE**
Patent Applicant/Assignee:
   ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
      (Residence), US (Nationality)
Inventor(s):
   MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
   HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,
      2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)
Application: WO 2000US32310 20001122 (PCT/WO US0032310)
Priority Application: US 99444653 19991122; US 99447623 19991122
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
  DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 156214

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... one embodiment of the present
  invention;
  Figure 69 is a flowchart illustrating a profile management **service** of
  the **customer** relationship management-related **web** application
  services in accordance with one embodiment of the present
  invention;
  1 0
  Figure 71 is a flowchart illustrating the education-related **web**
  application services in accordance
  with one embodiment of the present invention;
  Figure 72 is a...

...is a flowchart illustrating one manner of generating an educational
  curriculum in the education-related **web** application services in
  accordance with one embodiment of the present
  invention;
  1 5 Figure 74 is a flowchart illustrating the **web** – **customer** -related
  web application services in
  accordance with one embodiment of the present invention;
  Figure 75 is a...contracts, involving hundreds of millions of dollars.
  The NN~S market offering is proposing our **clients** go beyond the
  management of the router and the WAN, and into the world of the local
  arca **network** (LAN), even as far as the desktop and business
  applications. Service providers have been intimidated...often is a
  criffical determination of economic efficiency and when operated
  properly, will substantially enhance **market** performance.

  Through history, there have bcen many different approaches adopted to
  fairly bning buyers and...

 13/3,K/9   (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806383
**COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
    DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
    AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES**

STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill
    Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139029 A2 20010531 (WO 0139029)
  Application: WO 2000US32309 20001122 (PCT/WO US0032309)
  Priority Application: US 99444655 19991122; US 99444886 19991122
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE
  DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL
  TJ TM TR TT TZ UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 157840

Main International Patent Class: **G06F**-017/60
Fulltext Availability:
  Detailed Description

Detailed Description
... properties licensed from them by the user and a metering history of
  their licensing of **properties** might be required to maintain this
  inforination.

  COMMERCE-RELATED **WEB** APPLICATION **SERVICES**
  135
  One embodiment of the **present** invention, as shown in Figure 54, is
  provided for affording a combination of commerce-related...

 13/3,K/10   (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806382
**METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF
    MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A
    MARKET SPACE INTERFACE**
**PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHE ENTRE UNE
    PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION
    D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHE**
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
    (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (et al) (agent), Oppenheimer Wolff & Donnelly LLP, 1400

Page Mill Road, Palo Alto, CA 94304, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139028 A2 20010531 (WO 0139028)
  Application: WO 2000US32308 20001122 (PCT/WO US0032308)
  Priority Application: US 99444773 19991122; US 99444798 19991122
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK
  LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG UZ VN YU ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 170977

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... exit criteria for network creation, KPIs for quality management,
  program planning and management tool-kits.

  Service Consolidation and Optimization
  As the **network** operator moves into operating and maintaining the "NGN",
  there will be many parallel market driven...both the price to the
  distributor for a creator's content (such as for a **property** distributed
  in a WAF container object) and the number of copies of this object that
  ...

 13/3,K/11   **(Item 9 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00803948   **Image available**
**METHOD OF AND SYSTEM FOR ENABLING BRAND-IMAGE COMMUNICATION BETWEEN VENDORS
    AND CONSUMERS**
**PROCEDE ET SYSTEME PERMETTANT DE COMMUNIQUER UNE IMAGE DE MARQUE ENTRE DES
    VENDEURS ET DES CONSOMMATEURS**
Patent Applicant/Assignee:
  IPF INC, Soundview Plaza, 1266 East Main Street, Stamford, CT 06902, US,
    US (Residence), US (Nationality), (For all designated states except:
    US)
Patent Applicant/Inventor:
  PERKOWSKI Thomas J, 10 Waldon Road, Darien, CT 06820, US, US (Residence),
    US (Nationality), (Designated only for: US)
Legal Representative:
  PERKOWSKI Thomas J (agent), Thomas J. Perkowski, P.C., Soundview Plaza,
    1266 East Main Street, Stamford, CT 06902, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200137540 A2-A3 20010525 (WO 0137540)
  Application: WO 2000US31757 20001117 (PCT/WO US0031757)
  Priority Application: US 99441973 19991117; US 99447121 19991122; US
    99465859 19991217; US 2000483105 20000114; US 2000599690 20000622; US
    2000641908 20000818; US 2000695744 20001024
Parent Application/Grant:
  Related by Continuation to: US 99441973 19991117 (CIP); US 99447121

Claim
... physical retail brick and mortar stores and electronic commerce
enabled stores. In general, each IPI **Web** -site can be sponsored by a
retail store subscribing to the **consumer** product **information** service
hereof, or by one or manufacturers and/or service providers. The URL for
the **home** page of any particular IPI **Web** -site can be selected with
marketing considerations in mind, for example, http://wwwApfcorp.com or
...from Internet information servers to Java-enabled client computer
subsystems 13 operated by consumers at **home** , in the office, in
EC-enabled
Page 164
described in detail detailed hereinabove in connection...before returning
the search results to the consumer for display. Therefore, in this sort
of **Cyberspace** environment, it will be oftentimes desirable to embed a
CPIR-enabling Applet in the **home** -page of the YAW search directory or
engine so that, upon clicking the graphical icon...

...CPI searching and display is illustrated in the context of a consumer
visiting a typical **WWW** site (e.g. the Applicant s Intellectual
Property Law Firm at http:// **www** .tjpatlaw.com), whereupon an **Internet**
advertisement is presented for a particular consumer product, solely for
illustrative purposes. At this point...and palmtop client computer
systems 13 as shown, for example, in Fig. 3AI located at **home** , in the
office or on the road. For example, if the IPI **Web** -site supported by
the IPI Finding and Serving Subsystem hereof is intended for access by...

...is intended for access by client subsystems not having bar code symbol
readers (e.g. **Web** -enabled computer systems at **home** , in the office or
on the road), then the HTML documents related to the IPI...shown in Fig.
3A I OB, having the consumers e-mail address and possibly other
information items (e.g. shopper/ **consumer** identification number, credit
card **information** , name, address and/or status within a particular
loyalty/courtesy program encoded therewithin if desired...

...indicated at Block D in Fig. 3A13B, each instant the consumer/shopper
has found a **consumer** product **information** resource of particular
interest on the VIWW, which he or she wants to send a copy thereof to a
home or work e-mall address, the consumer/shopper selects the first
single-click button I...retail stores, the BRANDKEY REQUEsr, System of
the first illustrative embodiment will provide seven revolutionary
Internet -based **consumer**

information services under the service marks **HOME** -PAGE", BRANDLINX",
BRANDKEY REQUEST4% TRADE-MARK442 PRODUCT-TYPE", UPC-ENCODED
TM
APPLET-DOWNLOAD, and SEND...stores world-wide with minimal modifications
to the preexisting information infrastructure, and illustrated
hereinabove. At **home** , in the office, or on the road, **HOME** -PAGE"
search **service** enables consumers to automatically access the **WWW**
Home Page of any registered manufacturer by entering the UPN (or UPC/EAN
number) on any...

...REQUEST CENTRALTm Website, enables
a consumer to send to a desired e-mail address at **home** , work or
elsewhere, **consumer** product **information** on the **WWW** , accessed from a
Web /e-mail-enabled kiosk in a retail shopping envirom-nent.
Page 215
To maximize value...infrastructure of the Internet; and (iii) consumers
and end-users interfaced with a plurality of **Web** -enabled client
machines at **home** , school, in the office or on the road having access to
a plurality of LJPN-driven **consumer** product
Page 231
Consumer Product **Information** (CPI) Kiosk Configuration, Deployment,
Management and
Access Subsystem 504
In the illustrative embodiment, the primary...

13/3,K/12   **(Item 10 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00761430   **Image available**
**SYSTEM, METHOD AND COMPUTER PROGRAM FOR REPRESENTING PRIORITY INFORMATION
    CONCERNING COMPONENTS OF A SYSTEM**
**SYSTEME, METHODE ET ARTICLE FABRIQUE PERMETTANT DE CLASSER PAR ORDRE DE
    PRIORITE DES COMPOSANTS D'UNE STRUCTURE DE RESEAU NECESSAIRES A LA MISE
    EN OEUVRE D'UNE TECHNIQUE**
Patent Applicant/Assignee:
  ANDERSEN CONSULTING LLP, 100 South Wacker Drive, Chicago, IL 60606, US,
    US (Residence), US (Nationality)
Inventor(s):
  GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
  MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
  BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
  BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903,
    Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200073956 A2-A3 20001207 (WO 0073956)
  Application: WO 2000US14406 20000524 (PCT/WO US0014406)
  Priority Application: US 99321274 19990527
Designated States: AE AG AL AM AT (utility model) AT AU AZ BA BB BG BR BY
  CA CH CN CR CU CZ (utility model) CZ DE (utility model) DE DK (utility
  model) DK DM DZ EE (utility model) EE ES FI (utility model) FI GB GD GE
  GH GM HR HU ID IL IN IS JP KE KG KP KR (utility model) KR KZ LC LK LR LS
  LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK
  (utility model) SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 149024

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... with one embodiment of the present invention; and
  Figure 36 is a flowchart illustrating the **web** developer **services** in
  accordance with one embodiment of the present invention.
  DISCLOSURE OF EWENTION
  The present invention...Business2 Communications offer a variety of
  server products that support the development and deployment of **Internet**
  applications. Business2 also provides applications with out-of-the-box
  functionality such as electronic commerce...

 13/3,K/13   (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00761422
BUSINESS ALLIANCE IDENTIFICATION
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION POUR L'IDENTIFICATION D'ALLIANCES
    COMMERCIALES DANS UN CADRE D'ARCHITECTURE RESEAU
Patent Applicant/Assignee:
  ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US
    (Residence), US (Nationality)
Inventor(s):
  GUHEEN Michael F, 2218 Mar East Street, Tiburon, CA 94920, US,
  MITCHELL James D, 3004 Alma, Manhattan Beach, CA 90266, US,
  BARRESE James J, 757 Pine Avenue, San Jose, CA 95125, US,
Legal Representative:
  BRUESS Steven C (agent), Merchant, Gould, Smith, Edell, Welter & Schmidt,
    P.A., P.O. Box 2903, Minneapolis, MN 55402-0903, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200073928 A2-A3 20001207 (WO 0073928)
  Application: WO 2000US14375 20000524 (PCT/WO US0014375)
  Priority Application: US 99320816 19990527
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
  DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
  SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 149371

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... there may be requirements which cannot be met by any tools. In this
  case, in- **house** development may be an alternative. This approach is

likely to be more expensive, however, and...

13/3,K/14   **(Item 12 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
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00754525
NETWORK-BASED POST-PURCHASE AND CUSTOMER RELATIONSHIP MANAGEMENT PLATFORM
PLATE-FORME DE SERVICE APRES-VENTE EN RESEAU ET DE GESTION DES RELATIONS
    CLIENTELE
Patent Applicant/Assignee:
  MARKETDRIVE INTERACTIVE INC, Suite 206, 2658 Brideway, Sausalito, CA
    94965, US, US (Residence), US (Nationality)
Inventor(s):
  MACNAUGHTON Robert, 1140 Greenwhich Street, Apt. #301, San Francisco, CA
    94109, US,
  JUNG Thomas, 41 Rhinestone Terrace, San Rafael, CA 94903, US,
Legal Representative:
  GERSTEIN Rober M (agent), Marshall, gerstein & Borun, 6300 Sears Tower,
    233 Wacker Drive, Chicago, IL 60606, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200067145 A2 20001109 (WO 0067145)
  Application: WO 2000US10607 20000420 (PCT/WO US0010607)
  Priority Application: US 99302169 19990429
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 11481

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Claims

Claim
... Refresh Home I Search Favorites History ChannelsIFullscreen Mail Print
  Edit
  Address: iiohttp:Hwww.marketdrive.com/ **home** .htm Links
  TRY
  Lookincr for the Good Life? CIGAR AFICIONADO
  CLICK HERE
  John's 911 **Web** Site European Auto Service
  SERVICE Community News
  COMMUNITY
  (CSHOP **ONLINE** =
  MARKET SPACE November 10, 1999
  MARKETDRIVE ANNOUNCES ITS 5,OOOTH PORSCHE MEMBER
  LOG OUT
  June 4...

13/3,K/15   **(Item 13 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT

00743892   **Image available**
INTERNET-BASED HOME MANAGEMENT
GESTION A DOMICILE PAR INTERNET
Patent Applicant/Assignee:
  MYHOMELINK COM INC, One Sansome Street, Suite 2100, San Francisco, CA
    94104, US, US (Residence), US (Nationality), (For all designated states
    except: US)
Patent Applicant/Inventor:
  SEIDL John Michael, 165 Atherton Avenue, Atherton, CA 94027, US, US
    (Residence), US (Nationality), (Designated only for: US)
  ZAUSNER Eric R, 3620 Clay Street, San Francisco, CA 94118, US, US
    (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  DUNNING Richard A (agent), Fish & Richardson P.C., 2200 Sand Hill Road,
    Suite 100, Menlo Park, CA 94025, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200057259 A2 20000928 (WO 0057259)
  Application: WO 2000US7731 20000324 (PCT/WO US0007731)
  Priority Application: US 99125973 19990324; US 2000535258 20000323
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
  DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
  LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7485

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... its entirety.

  BACKGROUND
  The present invention relates generally to remote management of systems
  within the **home** .

  The **Internet** is changing the way **consumers** get **information** , buy
  products and receive services. **Consumers** are now comfortable enough
  with the **Internet** to use it to make purchases on-line, conduct banking
  and brokerage transactions, and transfer sensitive communications.
  However, the demand for **Internet** -based **home** management **services**
  remains unfulfilled.

  SUMMARY
  The **present** invention is an apparatus, method, and computer program
  product for **internet** -based **home** management.

  The present invention is a system, computer-implemented method, and
  computer program product for...

13/3,K/16   (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00576363   **Image available**
SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT FOR ONLINE FINANCIAL PRODUCTS
    TRADING
SYSTEME, PROCEDE DE PROGICIEL D'ECHANGE EN LIGNE DE PRODUITS FINANCIERS
Patent Applicant/Assignee:
  ULTRAPRISE CORPORATION,
Inventor(s):
  LEVINE David A,
  LEVINE Monica Larson,
  MINTON Gabriel D,
  POLETTI Jonathan,
  SONDREGGER Dean,
  HEFFNER Reid R,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200039736 A2 20000706 (WO 0039736)
  Application: WO 99US31107 19991230 (PCT/WO US9931107)
  Priority Application: US 98114578 19981231; US 99270837 19990318
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
  BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
  SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 25633

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... or database, either resident on the system of the present
  invention or linked on another **Web** site, which contains recent
  appraisal
  information. Updated appraisal **information** is then provided to the
  subscriber for each of the selected loan **properties** . This service is
  particularly useful for trading of "seasoned" loans, i.e., loans that
  were...

 13/3,K/17   (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00428795   **Image available**
SYSTEM AND METHOD FOR MANAGING AND SERVING CONSUMER PRODUCT RELATED
    INFORMATION OVER THE INTERNET
SYSTEME ET PROCEDE PERMETTANT DE GERER ET DE TRANSMETTRE SUR INTERNET DES
    INFORMATIONS RELATIVES A DES PRODUITS DE CONSOMMATION
Patent Applicant/Assignee:
  IPF INC,
  PERKOWSKI Thomas J,
Inventor(s):
  PERKOWSKI Thomas J,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9819259 A1 19980507
  Application: WO 97US19227 19971027 (PCT/WO US9719227)

Priority Application: US 96736798 19961025; US 96752136 19961119; US
    97826120 19970327; US 97854877 19970512; US 97871815 19970609; US
    97936375 19970924
Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
  GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
  PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS MW SD SZ UG
  ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC
  NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 41713

Main International Patent Class: **G06F-017/60**
Fulltext Availability:
  Detailed Description

Detailed Description
... at each retail store subscriber 0 Benefits Provided To Sponsors
  Promoting The UPC REQUESTTM System
  HOME -PAGETm and **CYBER** -SERVICETM will foster customer loyalty
and patronage with sponsors by providing **consumers** with valuable
product-related **information** before and after product purchases.
1 5 **CYBER** -SERVICETM will provide sponsors with an economical and
effective way of marketing products and services...

```
Set      Items    Description
S1           0    AU=(LIUM J? OR LIUM, J?)
S2      286339    MORTGAG? OR SERVICE? OR CREDIT? ? OR LOAN? ?
S3      657336    MARKET? OR AD OR ADS OR ADVERT? OR PRESENT?
S4     1743070    INFO OR INFORMATION
S5      515930    ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOME-
                  PAGE OR HOME()PAGE OR NETWORK? OR WWW OR CYBER?
S6     2158623    CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? -
                  OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PERS-
                  ON? ?
S7     1053194    PROPERT? OR HOME? ? OR HOUSE? OR RESIDENCE?
S8        6799    S2(10N)S3
S9      135261    S4(10N)S6
S10       1850    S8(15N)S5
S11        650    S10 AND S9
S12         52    S11 AND S7
S13         29    S12 AND IC=G06F-017/60
S14         28    S3(15N)MORTGAG?
S15         22    S14 AND IC=G06F-017/60
? show file
File 344:Chinese Patents Abs Aug 1985-2003/Apr
         (c) 2003 European Patent Office
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200375
         (c) 2003  Thomson Derwent
File 347:JAPIO Oct 1976-2003/Jul(Updated 031105)
         (c) 2003 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
         (c) 2002 INPI.  All rts. reserv.
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13/5/1   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015185661   **Image available**
WPI Acc No: 2003-246194/200324
  Method for organizing and managing cyber apartment service
Patent Assignee: TECHNO VILLAGE CO LTD (TECH-N)
Inventor: KANG J H
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2002083695 A   20021104 KR 200123264   A   20010428 200324 B

Priority Applications (No Type Date): KR 200123264 A 20010428
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
KR 2002083695 A   1 G06F-017/60

Abstract (Basic): KR 2002083695 A
       NOVELTY - A method for organizing and managing a cyber apartment
    service is provided to reduce the distribution cost and a delivery time
    through the combination of the on-line and off-line service by opening
    a post store of a local distribution center concept in an apartment
    complex.
       DETAILED DESCRIPTION - The cyber apartment service (10) using the
    Internet provides a **home** service such as an apartment management, a
    web phone, the regional monitoring, the telemedicine, the Internet
    stock trading, the VOD (Video On Demand) and a web pad, a **home**
    automation (70) such as the information **home** appliances control, the
    electric light control, the telemeter, and the crime and disaster
    prevention, and a regional service such as the on-line shopping and a
    regional store information service. A cyber shopping service (20)
    provides the **information** of the cheap goods and the events to the
    customers through a cooperation with an Internet on-line shopping mall
    (60). A regional store information service (30) provides the
    information for the regional stores (40). The post store (50) in the
    apartment complex is an off-line EC model linking with the **cyber**
    shopping **service** and acts as a **market** place of the on and off-line.
       pp; 1 DwgNo 1/10
Title Terms: METHOD; ORGANISE; MANAGE; APARTMENT; SERVICE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015166153   **Image available**
WPI Acc No: 2003-226681/200322
  System for managing electronic commerce on cyber apartment
Patent Assignee: JLANDSOFTLANDSOFT (JLAN-N)
Inventor: JANG J H; JUN C U; KIM S G; PARK J S
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2002076565 A   20021011 KR 200116526   A   20010329 200322 B

Priority Applications (No Type Date): KR 200116526 A 20010329
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
KR 2002076565 A   1 G06F-017/60

Abstract (Basic): KR 2002076565 A
        NOVELTY - A system for managing an electronic commerce on a cyber
    apartment is provided to supply a P2M(Peer to Market) concept and
    technique capable of forming an electronic market among residents of an
    apartment complex and supply an environment integrated by a security, a
    payment, and an intellectual **property** for making visible and
    invisible commodities and services be transacted from a knowledge and
    information of each **individual** in a corresponding electronic market.
        DETAILED DESCRIPTION - A data storage(2) such as a program executed
    on an electronic **market** channel browser window being created by an
    electronic commerce **service** operating system(1) on a **cyber**
    apartment and an electronic commerce service executing window on the
    cyber apartment, and an HDD, FDD, and CD of the service operating
    system(1) is provided. A channel server(3) for the electronic market is
    provided. A storage and database(4) manages an electronic market
    channel. A **user** **information** database(5) is provided for **users** who
    registered in the channel server(3). A search system is provided for
    searching a channel. An electronic market managing server(7) on the
    cyber apartment makes electronic **market** channels be displayed on a
    background screen of the **service** operating system(1). An electronic
    commerce gate server(8) manages information of all channel servers and
    charges a transaction process of an electronic commerce. A storage and
    database(9) manages channels. A media gateway server(10) is provided
    for a micro electronic intellectual **property** right
    management(Micro-DRM). In addition, an authentication server(11), a
    payment agency server(12), and a financial institution(13) are
    provided.
        pp; 1 DwgNo 1/10
Title Terms: SYSTEM; MANAGE; ELECTRONIC; APARTMENT
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015143143   **Image available**
WPI Acc No: 2003-203670/200320
XRPX Acc No: N03-162299
  **Branded content distribution method e.g. for books, stories, image,
  involves allowing** user **to use desired content corresponding to
  syndication rights** information
Patent Assignee: ESUBSTANCE LTD (ESUB-N)
Inventor: MUFTI-BEY H
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
GB 2377510   A   20030115 GB 20012664   A   20010202 200320 B

Priority Applications (No Type Date): GB 20012664 A 20010202
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
GB 2377510   A   97 G06F-017/60

                    Bode Akintola24-Nov-03

Abstract (Basic): GB 2377510 A
   NOVELTY - The content obtained from a provider, is stored in a
database. Syndication rights information associated with the content is
received and stored in the database. A user is allowed to use the
desired content corresponding to the syndication rights information.
   DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
following:
   (1) Database storing content and syndication rights data associated
with content;
   (2) Content distribution program;
   (3) Computer system;
   (4) Data packet transmitted over network; and
   (5) Content syndication server.
   USE - For distributing branded content such as stories, articles,
image, books received from book publishers, magazines, TV producers,
talent agencies, photo agencies, to **market** sectors such as cookery,
gardening, **services** , travel, sports, **home** improvement, health and
beauty, etc., also for e-commerce vendors, **internet** consulting
companies, internet portals, internet services providers, major
telecommunication companies, mobile phone service providers, broadband
broad casters,etc.
   ADVANTAGE - Facilitates rapid searching of particular branded
content, hence appropriate content can be browsed effectively.
   DESCRIPTION OF DRAWING(S) - The figure shows the flowchart
illustrating the content distribution process.
   pp; 97 DwgNo 8A/58
Title Terms: CONTENT; DISTRIBUTE; METHOD; BOOK; IMAGE; ALLOW; USER; CONTENT
  ; CORRESPOND; INFORMATION
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015048899   **Image available**
WPI Acc No: 2003-109415/200310
  System and method for operating beauty shop over network
Patent Assignee: OH J H (OHJH-I)
Inventor: OH J H
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2002066155 A   20020814 KR 20016552   A   20010209 200310 B

Priority Applications (No Type Date): KR 20016552 A 20010209
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
KR 2002066155 A   1 G06F-017/60

Abstract (Basic): KR 2002066155 A
   NOVELTY - A beauty shop operation system and method is provided to
offer a man power, and beauty materials to a beauty shop by using a
network while enabling the beauty shop to do a member management, a
marketing, a shop management and a community activity over the network
so that it can activate an operation of the beauty shop.
   DETAILED DESCRIPTION - The system comprises the internet(100), an
operation system(200), a network subscriber PC(300) and a user

computer(400). The operation system(200) includes firewall
servers(200a, 200f), a **home** page operation server(200b), an
authentication server(200c), a controller(200d), an application
program(200e), a database(200g), a man power management server(200h), a
beauty materials shopping mall(200i), an online education center
server(200j), and a mail server(200k). The **home page** operation
server(200b) enables a beauty shop and a beauty artist to subscribe for
a **service** system, and to use various contents, and **advertises** the
service system to general users. The authentication server(200h)
authenticates users accessing the service system via the subscriber
PC(300) and the user computer(400). The controller(200d) controls the
database(200g) and each server by using the application program(200e)
according to a **user** request for executing processes for offering
services, for example, an **information** providing, an advertisement, a
consulting or an electronic commerce. The application program(200e)
executes each process in the operation server. The database(200g)
stores data on a beauty shop owner, an employee, a customer, a beauty
artist, beauty materials, a beauty shop operation, an education and an
electronic commerce. The man power management server(200h) enables a
beauty artist to make a member registration and to manage a personal
profile, and offers a community by connecting to a mail server(200k).
The beauty materials shopping mall(200i) enables the network subscriber
or the user to purchase necessary beauty materials over the internet.
        pp; 1 DwgNo 1/10
Title Terms: SYSTEM; METHOD; OPERATE; BEAUTY; SHOP; NETWORK
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/5   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014966597   **Image available**
WPI Acc No: 2003-027111/200302
  Method for offering push advertisement over internet by using voice humor
Patent Assignee: RYOO C M (RYOO-I)
Inventor: RYOO C M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
KR 2002053515	A	20020705	KR 200083165	A	20001227	200302	B

Priority Applications (No Type Date): KR 200083165 A 20001227
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002053515	A		1	G06F-017/60	

Abstract (Basic): KR 2002053515 A
      NOVELTY - A push **advertisement   service** method is provided to
offer image **advertisements** with voice humor attached to a user
terminal over the **internet** when the user terminal is in a
communication halt state without accessing an internet site, and to
display the offered image advertisements at the user terminal while the
user listening to the voice humor.
      DETAILED DESCRIPTION - The method comprises steps of a user
accessing a **home** page managed by a service provider, the user
subscribing for a member by inputting a name, an ID, a password and
other personal data, the user downloading a program from the **home**

page, the program checking if a user computer is in a communication halt state in the case that the user computer accesses the internet(S30, S31), the program receiving voice humors and image advertisement **information** from a server if the **user** computer is in a communication halt state, and storing the voice humor and the image advertisement(S32), the program continuing to receive the data if it is in a state of receiving the data previously, and checking if there exists a log of regenerating the stored voice humors and image advertisements(S33), and the program transmitting the log to the server(S34). The program automatically transmits the voice humor and the image advertisement or the data regeneration log to the server, for example, when the user browses contents over a browser.
        pp; 1 DwgNo 1/10
Title Terms: METHOD; OFFER; PUSH; ADVERTISE; VOICE; HUMOUR
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/6   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014956167   **Image available**
WPI Acc No: 2003-016681/200301
XRPX Acc No: N03-012595
   On - line **insurance policy** service **system generates real-time cost adjustment attributable to changes in** present **parameters of policy held by user**
Patent Assignee: ALFRED T (ALFR-I); BAUER A R (BAUE-I); BOWMAN A L (BOWM-I)
  ; KEYSER R J (KEYS-I); MCNAMARA M N (MCNA-I); URMINSKI C L (URMI-I);
  YOUNGSTROM L (YOUN-I)
Inventor: ALFRED T; BAUER A R; BOWMAN A L; KEYSER R J; MCNAMARA M N;
  URMINSKI C L; YOUNGSTROM L
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020116228	A1	20020822	US 99364803	A	19990730	200301	B

Priority Applications (No Type Date): US 99364803 A 19990730
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020116228	A1		13	G06F-017/60	

Abstract (Basic): US 20020116228 A1
        NOVELTY - An **information** module identifies a **user** for verifying the present parameters of a policy held by the user. A policy adjustment module generates a real-time cost adjustment attributable to changes in the present policy parameter's such as change in an item or person insured under the policy.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for on-line insurance policy servicing method.
        USE - For providing insurance policy service to persons or items such as vehicle, boats, airplane, personal or real **property** , medical, dental, credit insurance and liability insurance.
        ADVANTAGE - Enables efficient handling of policy holder services, and hence reduces inconvenience to the insurance customer and reduces handling and involvement requirements of insurer personnel to attend to the services, thereby reducing overhead costs and assuring more accurate coverage.
        DESCRIPTION OF DRAWING(S) - The figure shows a flowchart explaining the on-line insurance system accessing method.

pp; 13 DwgNo 1/6
Title Terms: LINE; INSURANCE; SERVICE; SYSTEM; GENERATE; REAL; TIME; COST;
  ADJUST; ATTRIBUTE; CHANGE; PRESENT; PARAMETER; HELD; USER
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/7   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014775708   **Image available**
WPI Acc No: 2002-596414/200264
  **Picture communication device operated by telephone and business method
  using device**
Patent Assignee: CHOI S H (CHOI-I)
Inventor: RA I S
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2002018451 A   20020308 KR 200051750   A   20000901 200264 B

Priority Applications (No Type Date): KR 200051750 A 20000901
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
KR 2002018451 A   1 G06F-017/60

Abstract (Basic): KR 2002018451 A
       NOVELTY - A picture communication device operated by a telephone
    and a business method using the device are provided to create
    additional profit by connecting a **house** telephone to a PC and
    realizing a picture phone at a low cost and supplying the picture phone
    and receiving a monthly rental fee and using a background screen of the
    picture phone as an advertising screen.
       DETAILED DESCRIPTION - A connection device links a PC with a
    telephone at a low cost. A connection program is provided for
    recognizing an input signal of the linked telephone and operating an
    application program. A H.324 communication module is provided for a
    picture communication through a telephone line. A modem is connected to
    the PC. The connection program is operated in a background of a picture
    communication program at a RAM-resident state. If a user connects to
    the **Internet** , the connection state is informed to a server of a
    service provider, and the server automatically downloads **advertising**
    contents of a **user** picture communication background based on the
    information . The service provider may perform an advertisement to a
    registered **user** .
       pp; 1 DwgNo 1/10
Title Terms: PICTURE; COMMUNICATE; DEVICE; OPERATE; TELEPHONE; BUSINESS;
  METHOD; DEVICE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/8   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014734768   **Image available**

Bode Akintola24-Nov-03

WPI Acc No: 2002-555472/200259
   On - line **mobile** advertising   service **method**
Patent Assignee: KIM J M (KIMJ-I)
Inventor: KIM J M
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2002014583 A   20020225 KR 200047936   A   20000818 200259 B

Priority Applications (No Type Date): KR 200047936 A 20000818
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
KR 2002014583 A   1 G06F-017/60

Abstract (Basic): KR 2002014583 A
      NOVELTY - An **on - line** mobile **advertising   service** method is
   provided to attach an **advertising** item in a desired size on a desired
   position of a vehicle by making a user select a favorite advertisement
   on a vehicle advertising site through the Internet.
      DETAILED DESCRIPTION - The method comprises steps of a user and an
   advertiser connecting to a web server(5), displaying a **home** page(6),
   displaying a vehicle advertising banner(7), a **member** logging in(8), a
   web server requesting **member   information** (9), transmitting the
   member   information (10), displaying a menu window including the
   member   information (11), the **user** selecting an advertiser(12),
   displaying the **information** about the selected advertise on an input
   window of the **user** (14), the user and the advertise determining a
   method for attaching, a size of an advertising item and a position to
   attach(15), storing the determined data in a database(16), displaying
   the an advertising sample(17), and storing the sample in the
   database(18).
      pp; 1 DwgNo 1/10
Title Terms: LINE; MOBILE; ADVERTISE; SERVICE; METHOD
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/9   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014666629   **Image available**
WPI Acc No: 2002-487333/200252
  System and method for selling fishing rod and fishing tackle on internet
Patent Assignee: BAE M J (BAEM-I)
Inventor: BAE M J
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2002006660 A   20020124 KR 200176607   A   20011205 200252 B

Priority Applications (No Type Date): KR 200176607 A 20011205
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
KR 2002006660 A   1 G06F-017/60

Abstract (Basic): KR 2002006660 A
      NOVELTY - A system and method for selling a fishing rod and a
   fishing tackle on the Internet is provided to sell a fishing rod and a

fishing reel by displaying a fishing rod and a fishing reel as a
three-dimensional image and using a **property** of the fishing rod and
the fishing reel be changed in accordance with a place, a season, and a
flow and temperature of water.
    DETAILED DESCRIPTION - An operator server(10) is provided for
selling a fishing rod. At least one purchaser computer(12) includes a
purchase **client** and a potential **client** . An account database(14)
stores **information** for paying a price and account moving information
of a purchaser in accordance with a purchase of a fishing rod by the
purchaser. A financial server(16) manages the account database(14). A
delivery company server(18) delivers the fishing rod in accordance with
the purchase and a payment of the fishing rod by the purchaser. A **web**
server(20) makes the purchaser check various kinds of information,
advertisements , and additional **services** with respect to fishing rods
through the purchaser computer(12). A database server(22) makes a
database based on various kinds of information in accordance with
requests of purchasers through the web server(20) and stores and
manages the database. A mail server(24) is provided for
transmitting/receiving various kinds of information.
    pp; 1 DwgNo 1/10
Title Terms: SYSTEM; METHOD; SELL; FISH; ROD; FISH; TACKLE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/10   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014640680   **Image available**
WPI Acc No: 2002-461384/200249
  **Method and system for target advertisement when approving card user in
  card member store on internet**
Patent Assignee: PARK K H (PARK-I)
Inventor: PARK K H
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
KR 2002004891 A   20020116 KR 200152443   A   20010829 200249 B

Priority Applications (No Type Date): KR 200152443 A 20010829
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
KR 2002004891 A   1 G06F-017/60.

Abstract (Basic): KR 2002004891 A
    NOVELTY - A method and system for target **advertisement** when
approving a card user are provided to inquire a **credit** card through
the **Internet** instead of using a telephone, and save money by using
common purchasing information of an administrator system.
    DETAILED DESCRIPTION - A credit card **member** store system(100)
receives credit card **information** of a credit card **user** through a
card reader, outputs a **credit** card allowance request and
authentication result, and provides an **advertisement** to the **credit**
card user. An administrator system(200) is connected through the
Internet for mediating the credit card allowance request and the
authentication result of the credit card user, comparing a card number
previously stored in a card database with a card number transmitted
from a member store, analyzes a **residence** registration number code of

the credit card number, and transmits an appropriate advertisement to
the credit card member store system(100). A VAN company credit card
inquiry system(300) transmits the credit card allowance request result.
A credit card provider system(400) transmits the card number and the
residence registration number code to the card database of the
administrator system(200). An advertiser(500) provides advertisements.
pp; 1 DwgNo 1/10
Title Terms: METHOD; SYSTEM; TARGET; ADVERTISE; APPROVE; CARD; USER; CARD;
  MEMBER; STORAGE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/11   (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014604381   **Image available**
WPI Acc No: 2002-425085/200245
XRPX Acc No: N02-334225
  Internet-based method of fulfilling needs of person **/entity due to**
  property **loss, involves analyzing** information **regarding** person
  's/entity's needs to provide automatic access to at least one service
Patent Assignee: ALEIA A (ALEI-I); CADDEN D (CADD-I); CARVALKO J (CARV-I);
  PIERCE D (PIER-I); SIMPSON D (SIMP-I)
Inventor: ALEIA A; CADDEN D; CARVALKO J; PIERCE D; SIMPSON D
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020035528	A1	20020321	US 2000207246	P	20000526	200245	B
			US 2001865827	A	20010525		

Priority Applications (No Type Date): US 2000207246 P 20000526; US
  2001865827 A 20010525
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020035528	A1		13	G06F-017/60	Provisional application US 2000207246

Abstract (Basic): US 20020035528 A1
      NOVELTY - The person/entity is guided to a site on a global
computer network and interviewed to obtain **information** regarding the
person 's/entity's needs. The **information** is analyzed and processed
to provide the **person** /entity automatic access to at least one service
that fulfills the needs of the person/entity.
      DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
computer system for fulfilling needs of person/entity due to **property**
loss.
      USE - For fulfilling needs of a person/entity due to loss of
property , vehicles, boats, etc., through global computer network such
as internet.   `
      ADVANTAGE - Contemplates an **on - line** consumer to business
exchange when vendor and **services** **advertise** and offer products.
Allows for demand aggregation of products and **services** specific to
insurance loss fulfillment. Receives insurance claims from any number
of sources and incorporates deep domain knowledge about claim
processing. Allows individuals and institutions to report details of
personal and commercial insurance claim such as vehicles, homeowners
and business claims.
      DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
system for fulfilling needs of a person/entity due to **property** loss.

pp; 13 DwgNo 2/6
Title Terms: BASED; METHOD; NEED; PERSON; ENTITY; **PROPERTIES** ; LOSS;
   INFORMATION; PERSON; ENTITY; NEED; AUTOMATIC; ACCESS; ONE; SERVICE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/12   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014585074   **Image available**
WPI Acc No: 2002-405778/200243
XRPX Acc No: N02-318599
   **On-line real estate information aggregation system compares search
   criteria with news and research information stored in data source
   connected to** property **services server platform**
Patent Assignee: GEN ELECTRIC CAPITAL CORP (GENE); JACOBSON J (JACO-I);
   SEGAL R (SEGA-I)
Inventor: JACOBSON J; SEGAL R
Number of Countries: 099 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200241115	A2	20020523	WO 2001US47209	A	20011119	200243	B
AU 200230679	A	20020527	AU 200230679	A	20011119	200261	
US 20030036963	A1	20030220	US 2000252016	P	20001120	200316	
			US 2001766760	A	20010122		

Priority Applications (No Type Date): US 2001766760 A 20010122; US
   2000252016 P 20001120
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200241115	A2	E	72	G06F-000/00	

   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
   OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM
   ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW ·

| AU 200230679 | A | | | G06F-000/00 | Based on patent WO 200241115 |
| US 20030036963 | A1 | | | G06F-017/60 | Provisional application US 2000252016 |

Abstract (Basic): WO 200241115 A2
      NOVELTY - System comprises client computers connected to the
   Internet , a **property   services** server platform connected to a data
   source hosting a research **market** module accessing information on
   available **properties** and **markets** , plus a **credit** reports module, a
   news and analysis module and an order available reports module. The
   research market and news and analysis modules receive **client** computer
   search criteria, compare the criteria with stored **information** and
   provide it to the **client** computer if it matches.
      DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a method
   of aggregating real estate information content for the Internet.
      USE - System is for aggregating real estate information content
   providers into a central research center to support on-line
   transactions.
      ADVANTAGE - System improves efficiency in leasing, financing etc.
   and enables **participants** to share **information** .

DESCRIPTION OF DRAWING(S) - The figure shows a functional process
map of the system.
     pp; 72 DwgNo 3a/4
Title Terms: ON-LINE; REAL; ESTATE; INFORMATION; AGGREGATE; SYSTEM; COMPARE
  ; SEARCH; CRITERIA; NEWS; RESEARCH; INFORMATION; STORAGE; DATA; SOURCE;
  CONNECT; **PROPERTIES** ; SERVICE; SERVE; PLATFORM
Derwent Class: T01
International Patent Class (Main): G06F-000/00; **G06F-017/60**
File Segment: EPI

 13/5/13   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014569906   **Image available**
WPI Acc No: 2002-390609/200242
  Electronic mail marketing service agency method
Patent Assignee: DATAWAVE SYSTEM INC (DATA-N)
Inventor: LEE G S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
KR 2001111690	A	20011220	KR 200032301	A	20000613	200242	B

Priority Applications (No Type Date): KR 200032301 A 20000613
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2001111690	A		1	G06F-017/60	

Abstract (Basic): KR 2001111690 A
     NOVELTY - An electronic mail marketing service agency method is
   provided so that a **member** can receive useful marketing electronic
   mails by selecting **information** and advertisements according to
   properties of the **member** and transmitting the **information** and
   advertisement to the **member** .
     DETAILED DESCRIPTION - A member of a **web** site for executing an
   electronic mail **marketing**   **service** clicks an electronic mail
   service menu of an affiliated **web** site in order to apply for a
   marketing electronic mail **service** (401). An electronic mail address
   of the **member** is registered in a **member**   **information**
   database(402). The **member** selects a kind of the marketing mail
   service, and sets up contents of the mail(403). The contents selected
   by the member are brought from a contents database(404). A target
   advertisement is selected from an advertisement contents database
   according to the marketing electronic mail contents information, my
   information contents, using frequency and information from the
   affiliated company(405). The contents and target advertisement are
   combined and transmitted to the member(406). A reaction of the member
   to the electronic mail is confirmed(407). When the **member** clicks a
   hyperlink to add the electronic mail to my **information** (408), the
   clicked contents are stored in the **member**   **information**
   database(409).
     pp; 1 DwgNo 1/10
Title Terms: ELECTRONIC; MAIL; MARKET; SERVICE; AGENT; METHOD
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

13/5/14   (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014482618   **Image available**
WPI Acc No: 2002-303321/200234
XRPX Acc No: N02-237309
   Product information provision method e.g. for goods and services in
   Internet , **involves associating product** information **with** Internet
   reproduced advertisement . **to provide product** information **to** user , **on
   interaction**
Patent Assignee: ELLIOTT L (ELLI-I); PORAT M (PORA-I)
Inventor: ELLIOTT L; PORAT M
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 20020026353 A1   20020228   US 99171764   P   19991222   200234 B
                                US 2000745181   A   20001222

Priority Applications (No Type Date): US 99171764 P 19991222; US 2000745181
   A 20001222
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
US 20020026353 A1   27 G06F-017/60   Provisional application US 99171764
Abstract (Basic): US 20020026353 A1
        NOVELTY - A product e.g. goods or services in a print media
   advertisement or video commercial is identified and the information
   about the product is obtained. The product information is sorted in a
   database and the advertisement is reproduced in Internet, network,
   cable system, etc. The product information is associated with the
   reproduced advertisement and is provided to an user, when the user
   interacts with the advertisement.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
   following:
        (a) Computer readable medium storing product information provision
   program;
        (b) Product information providing system
        USE - For providing information about products e.g. apparel,
   fashion accessories such as jewelry, watches, shoes, cosmetics,
   household goods, office goods, bricks and mortars, etc., and services
   such as interior decorators, hair styling, travel, hotel resorts, etc.,
   through Internet.
        ADVANTAGE - Allows quick and easy access to mass amounts of
   information and can provide personal service to **users** by converting
   brand advertising in magazines into a point of sale catalog.
        DESCRIPTION OF DRAWING(S) - The figure shows a flowchart
   illustrating the product information provision method.
        pp; 27 DwgNo 1/14
Title Terms: PRODUCT; INFORMATION; PROVISION; METHOD; GOODS; SERVICE;
   ASSOCIATE; PRODUCT; INFORMATION; REPRODUCE; ADVERTISE; PRODUCT;
   INFORMATION; USER; INTERACT
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

13/5/15   (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014412361   **Image available**
WPI Acc No: 2002-233064/200229
XRPX Acc No: N02-179449
   Residence 'information presentation **system in** internet , **computes**
   loan **amount from payment amount, payout period and specified interest**
   rate input from customer **terminal, and transmits relevant** information
   to customer
Patent Assignee: ASAHI KASEI KOGYO KK (ASAH)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 2002049846 A   20020215 JP 2000237802   A   20000804 200229 B

Priority Applications (No Type Date): JP 2000237802 A 20000804
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 2002049846 A   12 G06F-017/60

Abstract (Basic): JP 2002049846 A
      NOVELTY - A customer terminal inputs payment amount, payment period
   and data regarding selection of a **residence** to a server. The loan
   amount from the payment amount, payout period and predetermined
   interest rate, is computed based on the transmitted **customer**
   information . **Information** about **residence** is extracted from a
   residence   information database and is listed for transmission to the
   customer 's terminal.
      DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
   residence information presentation method.
      USE - For presenting **residence** information such as room
   arrangements information, area information, price, complex name,
   situation of traffic, ·near by station, etc., through internet.
      ADVANTAGE - Displays the price of **residence** information with the
   view point of loan amount payment computed based on the payment amount
   and payment period input by the customer.
      DESCRIPTION OF DRAWING(S) - The figure shows the flowchart
   explaining the **residence** information presentation process. (Drawing
   includes non-English language text).
      pp; 12 DwgNo 4/8
Title Terms: **RESIDENCE** ; INFORMATION; PRESENT; SYSTEM; COMPUTATION; LOAN;
  AMOUNT; PAY; AMOUNT; PAYOUT; PERIOD; SPECIFIED; INTEREST; RATE; INPUT;
  CUSTOMER; TERMINAL; TRANSMIT; RELEVANT; INFORMATION; CUSTOMER
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G06F-017/30
File Segment: EPI

 13/5/16   (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014375335   **Image available**
WPI Acc No: 2002-196038/200225
XRPX Acc No: N02-148893
  Internet based advertising system for placing an advertisement on the
  monitor of an Internet subscriber, uses an application set logic housed
  on a server to deliver a modified window adapted to pop up containing an
  advertisement
Patent Assignee: KANTER A S (KANT-I)
Inventor: KANTER A S

Number of Countries: 096   Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200211021	A1	20020207	WO 2001US23175	A	20010721	200225	B
US 20020032608	A1	20020314	US 2000222404	P	20000802	200225	
			US 2001909643	A	20010720		
AU 200177969	A	20020213	AU 200177969	A	20010721	200238	
EP 1314116	A1	20030528	EP 2001955919	A	20010721	200336	
			WO 2001US23175	A	20010721		

Priority Applications (No Type Date): US 2001909643 A 20010720; US
  2000222404 P 20000802
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200211021	A1	E	21	G06F-017/60	

    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
    JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
    PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

| US 20020032608 | A1 | | | G06F-017/60 | Provisional application US 2000222404 |

| AU 200177969 | A | | | G06F-017/60 | Based on patent WO 200211021 |
| EP 1314116 | A1 | E | | G06F-017/60 | Based on patent WO 200211021 |

    Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
    LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200211021 A1
        NOVELTY - When a subscriber accesses the Internet through an
    Internet Service Provider (22), application logic set (12) stored on
    server (10) delivers a non-dismissible and temporary browser window
    (18) to display an advertisement (16) for a predetermined time. An
    additional **user** database (26) can be used to store **user**
    information and for computing and storing the **user** 's advertisement
    viewing history.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a
    method for **advertising** to a user of an **Internet** **Service** Provider.

        USE - For placing an advertisement on the monitor of an Internet
    subscriber, regardless of whether or not a browser window is open.
        ADVANTAGE - By providing an advertisement on a non-dismissible and
    temporary window the system provides a marketing medium that delivers
    advertisements in a manner which does not detract from the viewer's
    system use, program use or Internet content, and which is much more
    receptive to the highly desirable viewer demographic, thus benefiting
    the **Internet** **Service** Provider, the **advertiser** and the
    advertisement viewer. The system allows medium and large-scale
    advertisers to place a message before a large, demographically
    qualified audience. The registered **user** database provides
    information on a **user** 's advertisement viewing history which enables
    accurate tracking of ad impressions by viewer and allows compensation
    to be paid to viewer that have registered.
        DESCRIPTION OF DRAWING(S) - The figure is a schematic
    representation of the various elements of a direct Internet advertising
    system.
        Server ((12) Application logic set ((16) **Advertisement** ((18)
    Temporary browser window ((22) **Internet** **Service** Provider ((26) User
    database. (10)
        pp; 21 DwgNo 1/4

Title Terms: BASED; ADVERTISE; SYSTEM; PLACE; ADVERTISE; MONITOR;
   SUBSCRIBER; APPLY; SET; LOGIC; **HOUSE** ; SERVE; DELIVER; MODIFIED; WINDOW;
   ADAPT; POP; UP; CONTAIN; ADVERTISE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/17   (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014281646   **Image available**
WPI Acc No: 2002-102347/200214
XRPX Acc No: N02-076150
  **Management apparatus for advertising information has information
  communication network which sends advertising information to terminals
  depending on command from terminals**
Patent Assignee: SONY CORP (SONY)
Number of Countries: 001   Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 2001344503 A   20011214 JP 2000162394   A   20000531 200214 B

Priority Applications (No Type Date): JP 2000162394 A 20000531
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 2001344503 A   10 G06F-017/60

Abstract (Basic): JP 2001344503 A
      NOVELTY - A memory stores advertising information accepted by a
  home server (2) from an advertising information server (4). An
  information communication network (3) sends the stored advertising
  information to terminals, such as a television (1-1), a mobile
  telephone (1-2), a video camera (1-3), and an audio tape recorder
  (1-4), depending on the command from the terminals.
      DETAILED DESCRIPTION - A demand unit requires transmission of
  advertising information to the advertising information server based on
  the command from the terminals. The **home** server accepts the
  advertising information transmitted from the advertising information
  server depending on the demand from the demand unit. INDEPENDENT CLAIMS
  are also included for the following:
      (a) a management method for advertising information;
      (b) an information providing apparatus for providing advertising
  information;
      (c) an information providing method;
      (d) and a recording medium for storing advertising information
  management program.
      USE - For managing advertising **information** transmitted by
  communication medium to **user** .
      ADVANTAGE - Enhances advertising effect of advertising information
  in **internet** . Potentiates providing advertising **information** with
  higher interest to each **user** by reducing **service** to **user**
  depending on output time of **advertising   information** .
      DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
  an advertising system which applies the management apparatus. (Drawing
  includes non-English language text).
      Television (1-1)
      Mobile telephone (1-2)
      Video camera (1-3)

Audio tape recorder (1-4)
 Home server (2)
Information communication network (3)
Advertising information server (4)
pp; 10 DwgNo 1/8
Title Terms: MANAGEMENT; APPARATUS; ADVERTISE; INFORMATION; INFORMATION;
  COMMUNICATE; NETWORK; SEND; ADVERTISE; INFORMATION; TERMINAL; DEPEND;
  COMMAND; TERMINAL
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G06F-013/00
File Segment: EPI

 13/5/18   (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014126767   **Image available**
WPI Acc No: 2001-610977/200170
Related WPI Acc No: 1998-272471; 2002-589546; 2003-328895; 2003-361997;
  2003-801071
XRPX Acc No: N01-456104
 Internet-based consumer **product marketing, merchandising and education
 or** information **system enabling product providers and** consumers **to
 trade along demand side of retail chain**
Patent Assignee: IPF INC (IPFI-N); PERKOWSKI T J (PERK-I)
Inventor: PERKOWSKI T J
Number of Countries: 094 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200137540	A2	20010525	WO 2000US31757	A	20001117	200170	B·
AU 200117783	A	20010530	AU 200117783	A	20001117	200170	
US 20030139975	A1	20030724	US 96736798	A	19961025	200352	
			US 96752136	A	19961119		
			US 97826120	A	19970327		
			US 97854877	A	19970512		
			US 97871815	A	19970609		
			US 97936375	A	19970924		
			WO 97US19277	A	19971023		
			US 99284197	A	19990625		
			US 99441973	A	19991117		
			US 99447121	A	19991122		
			US 99465859	A	19991217		
			US 2002319387	A	20021212		
US 20030149642	A1	20030807	US 99284197	A	19990625	200358	N
			US 2002281334	A	20021024		
US 6625581	B1	20030923	US 96736798	A	19961025	200364	
			US 96752136	A	19961119		
			US 97826120	A	19970327		
			US 97854877	A	19970512		
			US 97871815	A	19970609		
			US 97936375	A	19970924		
			US 97284917	A	19971027		
			WO 97US19227	A	19971027		
			US 99441973	A	19991117		
			US 99447121	A	19991122		

Priority Applications (No Type Date): US 2000695744 A 20001024; US 99441973
  A 19991117; US 99447121 A 19991122; US 99465859 A 19991217; US 2000483105
  A 20000114; US 2000599690 A 20000622; US 2000641908 A 20000818; US

96736798 A 19961025; US 96752136 A 19961119; US 97826120 A 19970327; US
97854877 A 19970512; US 97871815 A 19970609; US 97936375 A 19970924; WO
97US19277 A 19971023; US 99284197 A 19990625; US 2002319387 A 20021212;
US 2002281334 A 20021024; US 97284917 A 19971027; WO 97US19227 A 19971027
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200137540 A2 E 569 H04N-000/00
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
    KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
    RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200117783 A   Based on patent WO 200137540
US 20030139975 A1   G06F-017/60   CIP of application US 96736798
                             .   CIP of application US 96752136
                                        CIP of application US 97826120
                                        CIP of application US 97854877
                                        CIP of application US 97871815
                                        CIP of application US 97936375
                                        CIP of application WO 97US19277
                                        CIP of application US 99284197
                                        CIP of application US 99441973
                                        CIP of application US 99447121
                                        Cont of application US 99465859
                                        CIP of patent US 5918214
                                        CIP of patent US 5950173
                                        CIP of patent US 6064979
US 20030149642 A1   G06F-017/60   Cont of application US 99284197
US 6625581   B1   G06F-017/60   CIP of application US 96736798
                                        CIP of application US 96752136
                                        CIP of application US 97826120
                                        CIP of application US 97854877
                                        CIP of application US 97871815
                                        CIP of application US 97936375
                                        CIP of application US 97284917
                                        CIP of application WO 97US19227
                                        CIP of application US 99441973
                                        CIP of patent US 5918214
                                        CIP of patent US 5950173
                                        CIP of patent US 6064979

Abstract (Basic): WO 200137540 A2
    NOVELTY - Functionally-integrated **consumer** product marketing,
merchandising and education/ **information** system enables manufacturers,
retailers and their respective agents, and **consumers** to carry out
four basic product related functions along the demand side of retails
chain, enabling them to create and manage a composite brand image for
each consumer product offered for sale in both physical and electronic
market place. Distinct product function performing subsystems, namely,
(1) **Consumer** Product Related **Information** Link Creation, Management
and Transport Subsystem, (2) **Consumer** Product Advertisement
Marketing, Sales, Management and Delivery Subsystem, (3) Consumer
Product Promotion Marketing, Sales, Management and Delivery Subsystem,
and (4) **Consumer** Product **Information** Kiosk Configuration,
Deployment, Management and Access Subsystem are integrated about a
common Internet-enabled UPN-indexed RDBMS for managing UPN-indexed
consumer product related **inform**ation .
    DETAILED DESCRIPTION - Central and local UPN/TM/PD/URL RDBMS, and
subsystems are each operably connected to the infrastructure of the
Internet. The second subsystem comprising information access and

display devices enables retailer purchasing agents to access
UPN/TM/PD/URL links in the central RDBMS, to request and obtain
information about products so as to make informed /educated purchases
along supply side of retail chain. AN INDEPENDENT CLAIM is made for
method of Internet-based **consumer** product marketing, merchandising
and education/ **information** .

     USE - For educating consumers and **marketing** products and
services within physical and electronic retail environment, using the
Internet .

     ADVANTAGE - Invention enables manufacturers to collect and manage
consumer product-related **information** and transmit it to **consumers**
in both physical and electronic retail shopping environment at **home** ,
work and on the road, while overcomming the shortcomings and drawbacks
of prior art systems.

     DESCRIPTION OF DRAWING(S) - Drawing shows a schematic
representation of Internet-based **consumer** product marketing,
merchandising and education/ **information** subsystem according to
present invention.

     pp; 569 DwgNo 9A/43

Title Terms: BASED; CONSUME; PRODUCT; MARKET; MERCHANDISE; EDUCATION;
  INFORMATION; SYSTEM; ENABLE; PRODUCT; CONSUME; TRADE; DEMAND; SIDE;
  RETAIL; CHAIN
Derwent Class: T01; W01
International Patent Class (Main): **G06F-017/60** ; H04N-000/00
File Segment: EPI

13/5/19   **(Item 19 from file: 350)**
DIALOG(R)File 350:Derwent WPIX
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013326747   **Image available**
WPI Acc No: 2000-498686/200044
Related WPI Acc No: 2002-759471
XRPX Acc No: N00-369668
  Remote physician authentication method over internet, involves issuing
  user **name and password and providing subscribing sites with limited**
  information **about** users **, relevant to marketing to** users
Patent Assignee: DUBNER R J (DUBN-I); MCCORMICK D K (MCCO-I); PHYSICIAN
  VERIFICATION SERVICES INC (PHYS-N); DUBNER R (DUBN-I)
Inventor: DUBNER R J; MCCORMICK D K
Number of Countries: 088 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200027088	A2	20000511	WO 99US22253	A	19990924	200044	B
AU 200010958	A	20000522	AU 200010958	A	19990924	200044	
EP 1145526	A2	20011017	EP 99954660	A	19990924	200169	
			WO 99US22253	A	19990924		
JP 2002529839	W	20020910	WO 99US22253	A	19990924	200274	
			JP 2000580352	A	19990924		

Priority Applications (No Type Date): US 99248308 A 19990211; US 98106838 P
  19981103
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200027088	A2	E	39	H04L-029/06	

  Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
  CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
  SL TJ TM TR TT UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200010958 A   H04L-029/06   Based on patent WO 200027088
EP 1145526   A2 E   H04L-029/06   Based on patent WO 200027088
Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI
JP 2002529839 W   60 G06F-015/00   Based on patent WO 200027088

Abstract (Basic): WO 200027088 A2
        NOVELTY - Users (102) are issued with user name and password used
to access any site (104) subscribing to described verification system.
Some **user information** is concealed to preclude subscribing sites
from initiating solicitations of **users**. The sites are provided with
limited **information** about **users** relevant to marketing to **users**
e.g. zip code, area code etc.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
the system for secured communication between health care professionals
and internet websites.
        USE - For providing secure communication between license health
care professionals and subscribing internet websites for electronic
commerce, internet marketing.
        ADVANTAGE - Users who are deterred from visiting a
marketing-related website for fear of encouraging solicitations are no
longer deterred, thus increasing potential hits on the website. Users
are made familiar with contact person at the company. Provides access
to more remote, vacant or hard-to-reach territories. Malpractice
liability under learned intermediary tort law is reduced. Facilitates
direct-to-physician communication on the **web** without transgressing
legal limits on direct consumer communication. Provides **service** to
marketers at a price substantially lower than the cost of creating
such a utility in- **house**. Registration screens discouraging to website
traffic, is minimized.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
remote verification system.
        User (102)
        Site (104)
        pp; 39 DwgNo 1/11
Title Terms: REMOTE; AUTHENTICITY; METHOD; ISSUE; USER; NAME; PASSWORD;
  SUBSCRIBER; SITE; LIMIT; INFORMATION; USER; RELEVANT; MARKET; USER
Derwent Class: W01
International Patent Class (Main): G06F-015/00; H04L-029/06
International Patent Class (Additional): **G06F-017/60** ; H04L-009/32
File Segment: EPI

 13/5/20 ·   (Item 20 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013251159   **Image available**
WPI Acc No: 2000-423042/200036
Related WPI Acc No: 2000-412468; 2000-423044
XRPX Acc No: N00-315697
  **Advertisement monitoring system in cable television service, has storage
  unit that stores descriptive field and output determination unit**
Patent Assignee: TELECOM PARTNERS LTD (TELE-N); EXPANSE NETWORKS INC
  (EXPA-N)
Inventor: ELDERING C A; SYLLA M L
Number of Countries: 089 Number of Patents: 005
Patent Family:

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Patent No      Kind    Date      Applicat No      Kind    Date      Week
WO 200033160   A2    20000608    WO 99US28528      A    19991202    200036   B
AU 200024754   A     20000619    AU 200024754      A    19991202    200044
EP 1208418     A2    20020529    EP 99968063       A    19991202    200243
                                 WO 99US28528      A    19991202
US 6457010     B1    20020924    US 98205653       A    19981203    200266
JP 2003518339  W     20030603    WO 99US28528      A    19991202    200346
                                 JP 2000585734     A    19991202
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Priority Applications (No Type Date): US 98205653 A 19981203; US 98204888 A
   19981203; US 98205119 A 19981203
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
WO 200033160 A2 E   76 G06F-000/00
     Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
     CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
     KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG
     SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
     Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
     IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200024754 A   Based on patent WO 200033160
EP 1208418   A2 E   G06F-001/00   Based on patent WO 200033160
     Designated States (Regional): DE FR GB NL
US 6457010   B1   G06F-017/00
JP 2003518339 W   109 H04N-007/173   Based on patent WO 200033160

Abstract (Basic): WO 200033160 A2
       NOVELTY - Subscriber activity monitoring unit, has recording unit
     to store subscriber selection. A retrieval unit retrieves advertisement
     data with associated description fields. The processor which processes
     the information has determination unit which determines the extent to
     which an advertisement in viewed by subscriber. The storage unit then
     stores the descriptive fields and output of determination unit.
       DETAILED DESCRIPTION - The subscriber selective data which includes
     channel selected, time at which channel is selected and advertisement
     related information are processed and recorded. The monitoring unit
     consists of volume level monitoring unit which monitors volume level
     corresponding to subscriber selection volume levels. The retrieval unit
     consists of searching unit for searching context of texual information
     associated with selected source material.
       USE - For monitoring **advertisements** watched by subscriber in
     cable television **services** , **internet** **web** sites, etc.
       ADVANTAGE - The **consumer** is permitted to access **information**
     regarding their **household** , demographics, programming preferences
     without reveling their specific viewing history. The information is
     encrypted therefore unauthorized access is prevented and only someone
     authorized by subscriber access the data.
       DESCRIPTION OF DRAWING(S) - The figure shows context diagram of
     subscriber characterization system.
       pp; 76 DwgNo 1/19
Title Terms: ADVERTISE; MONITOR; SYSTEM; CABLE; TELEVISION; SERVICE;
   STORAGE; UNIT; STORAGE; DESCRIBE; FIELD; OUTPUT; DETERMINE; UNIT
Derwent Class: T01
International Patent Class (Main): G06F-000/00; G06F-001/00; G06F-017/00;
   H04N-007/173
International Patent Class (Additional): G06F-017/30; **G06F-017/60**
File Segment: EPI

13/5/21   (Item 21 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012976022   **Image available**
WPI Acc No: 2000-147871/200013
Related WPI Acc No: 2000-147872; 2000-182788; 2000-223699; 2003-656977;
  2003-707685; 2003-707787; 2003-800109
XRPX Acc No: N00-109437
  Warehousing method of user response data in electronic commerce terminal
Patent Assignee: USA TECHNOLOGIES INC (USTE-N); KOLLS H B (KOLL-I)
Inventor: KOLLS H B
Number of Countries: 087 Number of Patents: 008
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200004475	A1	20000127	WO 99US15922	A	19990715	200013	B
AU 9949937	A	20000207	AU 9949937	A	19990715	200029	
EP 1099178	A1	20010516	EP 99934012	A	19990715	200128	
			WO 99US15922	A	19990715		
US 20020077889	A1	20020620	US 9893475	P	19980720	200244	
			US 99293129	A	19990416		
US 6601037	B1	20030729	US 9893475	P	19980720	200354	
			US 99293129	A	19990416		
			US 99293358	A	19990416		
			US 99334815	A	19990617		
US 6606602	B1	20030812	US 9893475	P	19980720	200355	
			US 99293129	A	19990416		
			US 99293358	A	19990416		
			US 99335458	A	19990617		
US 6606605	B1	20030812	US 9893475	P	19980720	200355	
			US 99293129	A	19990416		
			US 2000635306	A	20000809		
US 6609102	B2	20030819	US 9893475	P	19980720	200356	
			US 99293129	A	19990416		

Priority Applications (No Type Date): US 99335327 A 19990617; US 9893475 P
  19980720; US 99293129 A 19990416; US 99293358 A 19990416; US 99334815 A
  19990617; US 99335458 A 19990617; US 2000635306 A 20000809
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200004475	A1	E	106	G06F-017/60	

    Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
    CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
    LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
    SL TJ TM TR TT UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

Patent No	Kind	Lan		Main IPC	Filing Notes
AU 9949937	A				Based on patent WO 200004475
EP 1099178	A1	E			Based on patent WO 200004475

    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
    LU MC NL PT SE

Patent No	Kind			Main IPC	Filing Notes
US 20020077889	A1			G06F-017/60	Provisional application US 9893475
US 6601037	B1			G06F-017/60	Provisional application US 9893475
					CIP of application US 99293129
					CIP of application US 99293358
US 6606602	B1			G06F-017/60	Provisional application US 9893475
					CIP of application US 99293129
					CIP of application US 99293358
US 6606605	B1			G06F-017/60	Provisional application US 9893475
					Div ex application US 99293129
US 6609102	B2			G06F-017/60	Provisional application US 9893475

Abstract (Basic): WO 200004475 A1
    NOVELTY - The user response data is received by a universal server,
and is posted in database followed by accessing the user response
database.
    DETAILED DESCRIPTION - The user response data transmitted from
e-commerce terminal, another universal server, web browser is received
by universal server. The user response data is posted in a database
accessible by point of sales system, internet, **property** management
system and management **information** system. The **user** response
database is accessed by web browser, internet and is printed.
INDEPENDENT CLAIMS are also included for the following:
    (a) user soliciting method to respond to advertisement displayed on
e-commerce terminal;
    (b) credit card transaction processing method;
    (c) credit card information communication method
    USE - For e-commerce and e-business transaction from e-commerce
terminal called as public access pervasive computing device. Also for
operational monitoring and control of **networks** , vending machines,
e-mail, e-commerce, e-business, payment for goods and **services** ,
delivery of goods and **services** , **advertising** world wide examples of
vending equipment included are copier, phones, facsimile, printer,
data-ports, laptop print stations, notebook computers, palmtop
computers, microfiche device, projector, scanner, camera, modem,
communication access, PDA, pager, PC, network computer (NC), PC
terminal (NET PC).
    ADVANTAGE - Enables processing all business transactions in on-line
environment, and maintains many public applications and environment by
using small sized, low cost and simple e-commerce terminal.
    DESCRIPTION OF DRAWING(S) - The figure shows flow chart of data
warehousing method.
    pp; 106 DwgNo 1/27
Title Terms: WAREHOUSE; METHOD; USER; RESPOND; DATA; ELECTRONIC; TERMINAL
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 13/5/22   (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07522255   **Image available**
SYSTEM FOR INFORMATION PROCESSING, SERVER, TERMINAL DEVICE AND METHOD FOR
PROVIDING OF ADVERTISING SERVICE

PUB. NO.:   2003-016086 [JP 2003016086 A]
PUBLISHED: January 17, 2003 (20030117)
INVENTOR(s): NAGAI HIROYUKI
APPLICANT(s): SONY CORP
APPL. NO.:   2001-200538 [JP 20011200538]
FILED: July 02, 2001 (20010702)
INTL CLASS: G06F-017/30; G06F-013/00; **G06F-017/60** ; G06T-001/00;
              G09F-019/00

ABSTRACT
PROBLEM TO BE SOLVED: To provide a system for information processing and a
method for providing of **advertising   service** using efficiently a digital
camera function and a **network** connecting function.

SOLUTION: A user of a terminal device 10 photographs any advertising on a

site away from **home** or any other place by using an attached digital
camera 11, a server retrieves image information for retrieval in a database
based on the inputted image information to determine the information for
retrieval matched to the inputted image information, transmits an image for
retrieval specified by the retrieval to the device 10 to verify whether the
image for retrieval is an image photographed by the **user** or not and
transmits attached **information** (detailed **information**) associated with
the verified image information for retrieval to the device 10, when images
of a plurality of commodities are included in an advertising image,
coordinates data specifying any one of commodities at the device 10 is
transmitted to the server to specify the commodity on a site of the server.

13/5/23   (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07376841   **Image available**
USER TERMINAL, TERMINAL FOR PROVIDER, ELECTRONIC MAIL SYSTEM, ADVERTISING
METHOD, STORAGE MEDIUM, AND COMPUTER PROGRAM

PUB. NO.:   2002-245341 [JP 2002245341 A]
PUBLISHED: August 30, 2002 (20020830)
INVENTOR(s): ISHIWATARI MASUMI
APPLICANT(s): CANON INC
APPL. NO.:   2001-044201 [JP 20011044201]
FILED: February 20, 2001 (20010220)
INTL CLASS: **G06F-017/60** ; G06F-013/00; G06F-017/30

                              ABSTRACT
PROBLEM TO BE SOLVED: To make advertisement **information** meeting needs of
consumers widely propagable via the **Internet** by a word-of-mouth
communication.

SOLUTION: **Advertisements** are put in a **home** **page** of an **Internet**
service provider, and a member who has a connection contract with this
provider selects an advertisement, which he or she likes, and sticks it to
an electronic mail to send it, and the member accumulates points in
accordance with the sent mail and can receive a service corresponding to
accumulated points from an enterprise concerned with the advertisement.
Thus advertisement **information** meeting needs of **consumers** is widely
propagated by word-of-mouth communication to transmit proper advertisement
information to destinations to which it should be transmitted.

13/5/24   (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
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07281682
BUSINESS MODEL OF CARRYING INFORMATION BY REGIONS, SERVICES AND COMMODITIES
WITH TIMELY UPDATED MAP, ANIMATION, STATIC IMAGE, INTRODUCTION AND THE LIKE
FREE OR AT LOW PRICE IN THE INITIAL STAGE ON **HOME** PAGE OF THE INTERNET,
ADVERTISING BY FLIER SUCH AS URL CARRYING THE INFORMATION OR REGISTERING TO
SEARCH ENGINE TO THE REGION TO BRING IT UP TO POPULAR SITE, AND THEN
FEE-CHARGING FOR CARRYING AND HEIGHTENING THE PRICE, AND BUSINESS MODEL OF

TAKING ELECTRONIC COUPON OF MOVING LOGO OR LOGO SUCH AS GIF, JPEG AND THE
LIKE IN THE SITE TO POPURALIZE THE SITE

ABSTRACT
PROBLEM TO BE SOLVED: To make profitable an advertising business using a
home page in a short period of time.
SOLUTION: This commodity and service are not sold from the **home** page, but
the information on the place for purchasing the commodity and service and
those to be purchased is introduced for every fixed area. This is a **home
page** site in close contact with the area for subdividing **service** and
commodity areas, so that it is easily **advertised** to the object area by
flier, thereby improving utilization of a **user** . At the initial stage of
business, the **information** is written on the **home** page free or at a low
price, so that information on good commodity and service can be collected
early so as to improve convenience of the user and obtain an income from
the advertisement. An electronic coupon is taken to enable the user of the
commodity and service to purchase at a lower price than usual to improve
convenience. Accordingly, utilization of the site can be improved, and the
convenience of a commodity and service provider can be improve, resulting
in improvement of advertising value.

 13/5/25   (Item 4 from file: 347)

07264779   **Image available**
NETWORK ADVERTISEMENT BROWSING PROMOTION METHOD

ABSTRACT
PROBLEM TO BE SOLVED: To provide a network advertisement browsing promotion
method which is able to promote browsing of network advertisements such as
banner advertisement and to improve the advertisement effects in the
network advertisement.

SOLUTION: This method provides viewers who connects from the **network**
advertisement at the **web** site of **network** such as the **Internet** to the
advertisement site through a link, with articles or **services** though a
lottery system using timing **information** when the **users** connected with
the site through the like and a point system integrating the accumulated
number of times of links. And also in this method, information inherent to
viewers, the **properties** of linking source and linking destination with

respect to the browsing pages of network advertisement, are collected, sorted, and retained, and provided as marketing research information.

13/5/26   (Item 5 from file: 347)
DIALOG(R)File 347:JAPIO
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07079207
ON-LINE GIFT METHOD

PUB. NO.:   2001-306854 [JP 2001306854 A]
PUBLISHED: November 02, 2001 (20011102)
INVENTOR(s):   IKEDA FUMIKO
APPLICANT(s): HEART GIFT KK
APPL. NO.:   2000-117379 [JP 2000117379]
FILED: April 19, 2000 (20000419)
INTL CLASS: **G06F-017/60** ; G07F-017/40; H04B-007/26

                         ABSTRACT
PROBLEM TO BE SOLVED: To provide a method for rapidly and easily presenting a gift merchandise from a presenting person to a person to receive a gift by using a communication network.

SOLUTION: The presenting person selects the gift merchandise to the presented person on the **home** page of a communication **network** concerning a gift merchandise **service** enterprise and transmits gift merchandise **information presented person information** to the server of the gift merchandise **service** enterprise. The **service** enterprise receives gift merchandise **information** and **presented person information** from the presenting **person** . The presenting **person** selects a delivery destination and a delivery date and transmits gift merchandise picture comprising **information** , delivery destination **information** , delivery date **information** and presented **person information** , etc., i.e., gift merchandise **information** , delivery destination deciding **information** concerning the delivery destination designated by the presented **person** and presented **person information** to the server of the gift merchandise service enterprise.

13/5/27   (Item 6 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

07079158   **Image available**
METHOD AND SYSTEM FOR SUPPORTING MANAGEMENT OF MULTI- BANK SETTLEMENT INFORMATION

PUB. NO.:   2001-306804 [JP 2001306804 A]
PUBLISHED: November 02, 2001 (20011102)
INVENTOR(s):   NAKADA MASATO
APPLICANT(s): OKI ELECTRIC IND CO LTD
APPL. NO.:   2000-116082 [JP 2000116082]
FILED: April 18, 2000 (20000418)
INTL CLASS: **G06F-017/60**

ABSTRACT
PROBLEM TO BE SOLVED: To collectively manage **housekeeping** expenses by
using account settlement information on each banking organ which can be
acquired by Internet banking.

SOLUTION: Account settlement **information** which a **user** terminal 5
acquires from each banking organ 3 by **Internet** banking is sent to a
database **marketing** system 7 of a **service** provider 6, and the database
marketing system 7 arranges and integrates plural account settlement
information and returns the result to the **user** terminal 5.

13/5/28   (Item 7 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2003 JPO & JAPIO. All rts. reserv.

05971729   **Image available**
INFORMATION SERVICE SYSTEM

PUB. NO.:   10-254829 [JP 10254829 A]
PUBLISHED: September 25, 1998 (19980925)
INVENTOR(s):   ABE HIROYUKI
               MURAKI IZUMI
               YOSHIZAWA SEIJI
               KANEKO AKITOSHI
               TSUDA KAZUAKI
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP
               (Japan)
APPL. NO.:   09-351641 [JP 97351641]
FILED: December 19, 1997 (19971219)
INTL CLASS: [6] G06F-015/00; G06F-013/00; G06F-013/00; **G06F-017/60**
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.2
               (INFORMATION PROCESSING -- Memory Units)
JAPIO KEYWORD:R138 (APPLIED ELECTRONICS -- Vertical Magnetic &
               Photomagnetic Recording)

ABSTRACT
PROBLEM TO BE SOLVED: To reduce labor for examining the **home** page of a
high access rate between networks and to increase the setting number of
advertisements without troubling a **person** in charge by updating
information specified by identification **information** to **information** to
which entry information is added.

SOLUTION: A personal computer 1 transmits URL showing through which server
access is executed to a server 4 to the server 4. Management software 44
obtains a source from a place in the server designated by registered URL
and adds entry information to service to the obtained source. Since entry
information can be registered by a third person having the **home** **page** ,
labor which the supplier side of **information** or **service** gives for
enlarging entry information can be omitted. Then, the **advertisement** on
the **network** can be increased by giving incentive on the establishment of
the **home** **page** .

13/5/29   (Item 8 from file: 347)
DIALOG(R)File 347:JAPIO
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05904717   **Image available**
METHOD FOR EXCHANGING INFORMATION ON INTERNET

PUB. NO.:   10-187817 [JP 10187817 A]
PUBLISHED: July 21, 1998 (19980721)
INVENTOR(s):   GOTO HIROSHI
APPLICANT(s): R ANDEI KK [000000] (A Japanese Company or Corporation), JP
               (Japan)
APPL. NO.:   08-341993 [JP 96341993]
FILED: December 20, 1996 (19961220)
INTL CLASS: [6] **G06F-017/60**
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT
PROBLEM TO BE SOLVED: To make information exchange active by **advertising
 service** or merchandise on a ˙**home   page** on an **internet** from an
information exchange service company G in place of its provider and
mediating a question from a general terminal and an answer from the
provider.

SOLUTION: The information exchange service company G receives merchandise
information and the information of the destination to contact from the
various industries and publishes only the merchandise information on its
own **home** page on an internet 7. A terminal 1 of **consumer** gets specified
merchandise **information** from here and transmits the question concerning
the information of specified merchandise to the mail address of the company
G. The G takes out the question and reports it to the provider of
merchandise information, and the provider of merchandise information
prepares the answer for the question and returns it to the G. The company G
transmits this answer to the mail address of questioner and the terminal
opens its own mail box on the internet and takes out the answer. Based on
the information showing the destination to contact of provider for
specified merchandise information provided from the company G through the
similar procedure to the terminal, the **consumer** directly makes contact
with the provider of merchandise **information** .

DIALOG(R)File 350:Derwent WPIX
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015714909   **Image available**
WPI Acc No: 2003-777109/200373
Related WPI Acc No: 2003-777110
XRPX Acc No: N03-622714
  **Analysis status monitoring method for automated financial instruments
  evaluation system, involves applying selected analytical formula to
  selected financial instruments so that application time depends on asset
  class**
Patent Assignee: KOCHANSKY J M (KOCH-I); WIZON A (WIZO-I)
Inventor: KOCHANSKY J M; WIZON A
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020198811	A1	20021226	US 2001297519	P	20010612	200373	B
			US 2002157595	A	20020529		

Priority Applications (No Type Date): US 2001297519 P 20010612; US
  2002157595 A 20020529
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
US 20020198811 A1	14	G06F-017/60	Provisional application US 2001297519

Abstract (Basic): US 20020198811 A1
    NOVELTY - A portfolio database with portfolios with each containing
financial instruments of differing asset class, is created. A selected
analytical formula is applied to selected financial instruments within
a selected portfolio, to model the performance such that the selected
application time depends on the asset class of the selected financial
instrument. Durational status of the selected application is
communicated with respect to each selected financial instrument.
    DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:
    (1) portfolio analyzing status monitoring system; and
    (2) machine readable medium for portfolio analysis status
monitoring.
    USE - For monitoring status of analysis performed on portfolios
relating financial instruments such as fixed income securities,
treasury notes, corporate and agency bond notes, **mortgage** backed
securities, money **market** instruments, equities using automated
financial instruments evaluation system.
    ADVANTAGE - Enables modeling performance of financial instruments
under various economic conditions effectively due to real time analysis
of portfolios.
    DESCRIPTION OF DRAWING(S) - The figure shows the flow chart
indicating the status monitoring process.
    pp; 14 DwgNo 1/7
Title Terms: ANALYSE; STATUS; MONITOR; METHOD; AUTOMATIC; FINANCIAL;
  INSTRUMENT; EVALUATE; SYSTEM; APPLY; SELECT; ANALYSE; FORMULA; SELECT;
  FINANCIAL; INSTRUMENT; SO; APPLY; TIME; DEPEND; CLASS
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 15/5/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX

015535237   **Image available**
WPI Acc No: 2003-597387/200356
Related WPI Acc No: 2003-522187
XRPX Acc No: N03-476113
  Employment data verification method for mortgage **companies, involves generating salary key code and providing employment data to verifier upon** presentation **of identification data and salary key code**
Patent Assignee: WHITTINGTOM B R (WHIT-I)
Inventor: WHITTINGTOM B R
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20030097342	A1	20030522	US 2000490651	A	20000124	200356	B

Priority Applications (No Type Date): US 2000490651 A 20000124
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030097342	A1		36	G06F-017/60	

Abstract (Basic): US 20030097342 A1
        NOVELTY - Employee data is transmitted from the employer (10) to a service provider (14) via the Internet. Salary key codes (SKC) are generated and stored in the service provider computer and disclosed to the verifier (16) by the employee (12). The verifier contacts service provider and upon presentation of valid SKC and identification data, verifier is provided with a report containing employment data.
        USE - Used for verifying salary information and employment data by mortgage companies.
        ADVANTAGE - The method allows verification of employment data over the Internet thereby bypassing the fax machine bottleneck encountered.
        DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the relationship between the employer, the employee, the service provider and the verifier.
        Employer (10)
        Employee (12)
        Service provider (14)
        Verifier. (16)
        pp; 36 DwgNo 1/24
Title Terms: EMPLOY; DATA; VERIFICATION; METHOD; COMPANY; GENERATE; SALARY; KEY; CODE; EMPLOY; DATA; VERIFICATION; PRESENT; IDENTIFY; DATA; SALARY; KEY; CODE
Derwent Class: T01; W01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 15/5/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX

015494748   **Image available**
WPI Acc No: 2003-556895/200352
XRPX Acc No: N03-442529
  Handheld electronic checkbook apparatus for financial institutions such as banks, has printer to print electronic check at electronic check-book
Patent Assignee: INTEL CORP (ITLC)
Inventor: FLEMING S H
Number of Countries: 001 Number of Patents: 001
Patent Family:

```
Patent No      Kind   Date     Applicat No    Kind   Date      Week
US 20030083967 A1    20030501  US 20011463     A    20011029  200352  B
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Priority Applications (No Type Date): US 20011463 A 20011029
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
US 20030083967 A1   8 G06F-017/60

Abstract (Basic): US 20030083967 A1
     NOVELTY - A keyboard (16) receives financial data from a user. A
housing (12) includes a processor (20) that manipulates the financial
data received from the user. A printer (18) prints an electronic check
at an electronic check-book.
     DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:
     (1) electronic check write method; and
     (2) remote financial account reconciling method.
     USE - To write electronic checks and to reconcile remote financial
accounts. To store phone number, dates, calender, entries and address.
Used for applications beyond account balancing e.g. **mortgage** or loan
amortization, **present** and future investment valuation, etc. For rent/
mortgage , car payment, car insurance, groceries, clothing and
entertainment.
     ADVANTAGE - Account balance is automatically calculated after each
check is written or each deposit made and updated account balance is
immediately available to user, so that savings of costly over draft
fees is achieved. As checks printed by the electronic check-book are
also printed and are easier to read, translation errors are reduced.
The users are required to complete only two fields, the payee line and
the numeric amount of the check prior to presentation of the check for
payment at a bank. Users are not required to order preprinted checks or
to incur additional fees with each change of account information, as
the account information changes are changed electronically using a
setup menu. Provides a user with flexibility in choosing check styles
and saves the user money from not having to order numerous check
styles.
     DESCRIPTION OF DRAWING(S) - The figure shows the schematic block
diagram of the electronic check-book.
     housing (12)
     display (14)
     keyboard (16)
     printer (18)
     processor (20)
     battery wall (22)
     pp; 8 DwgNo 1/4
Title Terms: ELECTRONIC; APPARATUS; FINANCIAL; INSTITUTION; BANK; PRINT;
  PRINT; ELECTRONIC; CHECK; ELECTRONIC; CHECK; BOOK
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

15/5/4   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015449921   **Image available**
WPI Acc No: 2003-512063/200348
XRPX Acc No: N03-406350
  **Electronic bill presentation method through Internet, involves swapping
  biller-originated bill data and bill format data from staging area of**

database, to active area of database, which is accessible to customer
Patent Assignee: ORACLE INT CORP (ORAC-N)
Inventor: AGARWAL S; ARTHUR M K; DOSHI M; HASELTINE M E; IRRIBARREN R;
   TALREJA Y P
Number of Countries: 001   Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6578015	B1	20030610	US 99386760	A	19990831	200348	B

Priority Applications (No Type Date): US 99386760 A 19990831
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6578015	B1		16	G06F-017/60	

Abstract (Basic): US 6578015 B1
      NOVELTY - The biller-originated bill data (402) and bill format
   data (404) are received and stored in a staging area (420) of a
   computer database. The stored data are validated and swapped from the
   staging area to an active area (430) of the database, which is
   accessible to the customer.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
   following:
      (1) computer system; and
      (2) computer readable medium storing electronic bill presentation
   program.
      USE - For **presenting** electronic bill from billers such as credit
   card companies, utilities and **mortgage** companies to customer, using
   computer system (claimed) connected to network such as Internet.
      ADVANTAGE - Enables to allow customers to view and pay electronic
   bill in flexible manner.
      DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
   the computer database.
      biller-originated bill data (402)
      bill format data (404)
      staging area (420)
      active area (430)
      pp; 16 DwgNo 4/7
Title Terms: ELECTRONIC; BILL; PRESENT; METHOD; THROUGH; ORIGIN; BILL; DATA
   ; BILL; FORMAT; DATA; STAGE; AREA; DATABASE; ACTIVE; AREA; DATABASE;
   ACCESS; CUSTOMER
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 15/5/5   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015141401   **Image available**
WPI Acc No: 2003-201928/200319
XRPX Acc No: N03-160847
  **Managing mortgage-backed securities index by assigning relative weight as
  proportion of total outstanding principal on each security to total
  outstanding principal**
Patent Assignee: RIOS D (RIOS-I); RUPPEL M (RUPP-I); CREDIT SUISSE FIRST
  BOSTON (CRED-N)
Inventor: RIOS D; RUPPEL M
Number of Countries: 100   Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week

WO 200317051 A2 20030227 WO 2002US25813 A 20020815 200319 B
US 20030074306 A1 20030417 US 2001931149 A 20010816 200329

Priority Applications (No Type Date): US 2001931149 A 20010816
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200317051 A2 E 53 G06F-000/00
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
    OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU
    ZA ZM ZW
    Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB
    GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW
US 20030074306 A1   G06F-017/60

Abstract (Basic): WO 200317051 A2
       NOVELTY - Method consists selecting the set of mortgage-backed
    securities (MBS) to be included in the index, assigning a relative
    weight to each security within the selected set and calculating the
    total return of the index based on the weight and return based on a
    same-day settle price. The MBSs are selected by aggregating all
    outstanding MBS securities into pools each comprising MBSs with the
    same coupon and the same original term to calculate inclusion criteria
    for each pool.
       DETAILED DESCRIPTION - There are INDEPENDENT CLAIMS for:
       (1) A system for managing a mortgage-backed securities index
       (2) A mortgage-backed securities index
       (3) A computer program for managing a mortgage-backed securities
    index
       USE - Method is for generating an index-type benchmark for a
    mortgage -backed securities sector of the securities **market** .
       ADVANTAGE - Method generates an objective benchmark, enables the
    mortgage-backed securities to be automatically rebalanced, and allows
    more precise performance measurement by portfolio managers.
       DESCRIPTION OF DRAWING(S) - The figure shows the discrete
    components and information flow within a system for generating and
    managing an MBS index.
       pp; 53 DwgNo 2/9
Title Terms: MANAGE; BACK; SECURE; INDEX; ASSIGN; RELATIVE; WEIGHT;
  PROPORTION; TOTAL; OUTSTANDING; PRINCIPAL; SECURE; TOTAL; OUTSTANDING;
  PRINCIPAL
Derwent Class: T01
International Patent Class (Main): G06F-000/00; **G06F-017/60**
File Segment: EPI

 15/5/6   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015067704   **Image available**
WPI Acc No: 2003-128220/200312
XRPX Acc No: N03-101815
  **Internet-based financial product marketing method involves determining
  whether customer is qualified to receive offer of financial product in
  response to retrieved customer identity data**
Patent Assignee: CORO L (CORO-I); TAYLOR J W (TAYL-I)
Inventor: CORO L; TAYLOR J W
Number of Countries: 001 Number of Patents: 001
Patent Family:

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Patent No      Kind    Date     Applicat No    Kind    Date       Week
US 20020147669 A1  20021010  US 2001262960    P    20010119   200312  B
                             US 2001872447    A    20010601
```

Priority Applications (No Type Date): US 2001262960 P 20010119; US
   2001872447 A 20010601
Patent Details:
```
Patent No  Kind Lan Pg   Main IPC      Filing Notes
US 20020147669 A1     14 G06F-017/60    Provisional application US 2001262960
```

Abstract (Basic): US 20020147669 A1
        NOVELTY - The data related to customer identity information
   received through network, is retrieved. A financial product is offered
   to customer, in real-time if the customer is determined to be qualified
   for receiving a product offer, in response to retrieved data.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for
   customer financial product marketing system.
        USE - For **marketing** financial product/services such as credit
   card, overdraft product, **mortgage** , **mortgage** refinancing, tax
   grievance, auto loan, student loan, personal loan, insurance, home
   equity loan, credit line extension or margin lending product for
   purchase of stocks or bonds, business loan, business credit card,
   benefits package, escrow account and payroll account to customer
   through Internet.
        ADVANTAGE - As the customer qualification determination for product
   offer is performed in real-time the product can be marketed to
   qualified customer in real-time while the customer is conducting a
   transaction over network, thereby achieving elimination of the back-end
   process required to re-check the customer's credit data before offer
   approval and enabling the immediate use of the offered financial
   product by the customer if the customer decides to accept the offer.
        DESCRIPTION OF DRAWING(S) - The figure shows a high level flow
   diagram of the on-line customer financial product offering method.
        pp; 14 DwgNo 3/3
Title Terms: BASED; FINANCIAL; PRODUCT; MARKET; METHOD; DETERMINE; CUSTOMER
   ; QUALIFY; RECEIVE; OFFER; FINANCIAL; PRODUCT; RESPOND; RETRIEVAL;
   CUSTOMER; IDENTIFY; DATA
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 15/5/7   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015042147   **Image available**
WPI Acc No: 2003-102663/200309
XRPX Acc No: N03-082018
  **Business referral information management method e.g. for real-estate,
  involves identifying client for selected entity in response to request,
  from referral list**
Patent Assignee: KOLKE D A (KOLK-I)
Inventor: KOLKE D A
Number of Countries: 001 Number of Patents: 001
Patent Family:
```
Patent No      Kind    Date     Applicat No    Kind    Date       Week
US 20020147625 A1  20021010  US 2001784870    A    20010215   200309  B
```

Priority Applications (No Type Date): US 2001784870 A 20010215
Patent Details:

Patent No Kind Lan Pg   Main IPC   Filing Notes
US 20020147625 A1   39 G06F-017/60

Abstract (Basic): US 20020147625 A1
       NOVELTY - A referral list comprising data related to entities
    desiring referrals, is created to identify potentially desirable
    clients. The general characterization of the clients for the selected
    entities are stored and the client for the selected entity is
    identified in response to a request.
       DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
    following:
       (1) Computer disk containing code for managing business referral
    information;
       (2) Data structure; and
       (3) Business referral information managing system and network.
       USE - For managing business referrals for real-estate, **mortgage ,**
    brokerage, finance, **marketing , advertising .**
       ADVANTAGE - Improves reliability, since the client for selected
    entity is identified from a referral list.
       DESCRIPTION OF DRAWING(S) - The figure shows the flowchart
    illustrating business referrals management process.
       pp; 39 DwgNo 2/26
Title Terms: BUSINESS; INFORMATION; MANAGEMENT; METHOD; REAL; ESTATE;
  IDENTIFY; CLIENT; SELECT; ENTITY; RESPOND; REQUEST; LIST
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 15/5/8   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015015634   **Image available**
WPI Acc No: 2003-076151/200307
XRPX Acc No: N03-059004
  **Restructuring debt of debtor having interest in distressed property by
  satisfying remaining** mortgage **balance and re-selling property back to
  debtor at appraised** present **value**
Patent Assignee: CARPE DIEM WORLDWIDE ENTERPRISES INC (CARP-N)
Inventor: DESANE B
Number of Countries: 100 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 2002102131	A2	20021227	WO 2002US18908	A	20020614	200307	B
US 20030041018	A1	20030227	US 2001882992	A	20010614	200318	

Priority Applications (No Type Date): US 2001882992 A 20010614
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 2002102131 A2 E   31 G06F-000/00
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
    OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA
    ZM ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
US 20030041018 A1   G06F-017/60

Abstract (Basic): WO 2002102131 A2

Bode Akintola24-Nov-03

NOVELTY - Method consists in purchasing the distressed property
from the debtor by satisfying the remaining mortgage balance,
satisfying the debtor outstanding personal debt and reselling the
property back to the debtor at an appraised present value of the home.
USE - Method is for assisting a debtor who has an interest in a
distressed property by third party purchase of the property.
ADVANTAGE - Method enables the borrower to fulfil his loan
obligations and stay in his home without foreclosure or bankruptcy
proceedings.
DESCRIPTION OF DRAWING(S) - The figure shows a flow chart of the
restructuring method.
pp; 31 DwgNo 1/3
Title Terms: RESTRUCTURING; INTEREST; PROPERTIES; SATISFY; REMAINING;
  BALANCE; SELL; PROPERTIES; BACK; PRESENT; VALUE
Derwent Class: T01
International Patent Class (Main): G06F-000/00; **G06F-017/60**
File Segment: EPI

15/5/9   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014821713   **Image available**
WPI Acc No: 2002-642419/200269
XRPX Acc No: N02-507774
  Direct online mortgage auction network for home owner, has several
  qualified participants who seeks to be qualified for secondary market
  mortgages **from pools of funds by bidding between each other**
Patent Assignee: DANPOUR J (DANP-I)
Inventor: DANPOUR J
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020091629	A1	20020711	US 2000250108	A	20001201	200269	B
			US 200113019	A	20011130		

Priority Applications (No Type Date): US 2000250108 P 20001201; US
  200113019 A 20011130
Patent Details:

Patent No	Kind Lan	Pg	Main IPC	Filing Notes
US 20020091629 A1		10	G06F-017/60	Provisional application US 2000250108

Abstract (Basic): US 20020091629 A1
    NOVELTY - A **mortgage** network website provides secondary **market**
  mortgage pools of secondary **market** funds. Several qualified
  participants having direct online access to the website, seeks to be
  qualified for secondary **market** **mortgages** from pools of funds by
  bidding each other, such that several participants are qualified for a
  portion of secondary **market** **mortgage** fund.
    DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for direct
  online mortgage auctioning method.
    USE - For used in point-of-sale system and for providing mortgages
  to home buyer, homeowner and commercial enterprises.
    ADVANTAGE - Direct access to online mortgages auction system brings
  the availability of the secondary mortgage closer to borrowers by
  streamlining the supply chain. Thus new commitment are purchased as
  auction comes to closer.
    DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram
  illustrating the processes involved in direct online mortgage auction

network.
    pp; 10 DwgNo 4/5
Title Terms: DIRECT; AUCTION; NETWORK; HOME; OWNER; QUALIFY; PARTICIPATING;
  SEEKER; QUALIFY; SECONDARY; MARKET; POOL; FUND; BID
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

  15/5/10   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014737733   **Image available**
WPI Acc No: 2002-558437/200260
Related WPI Acc No: 2003-789144
XRPX Acc No: N02-442056
  Automated mortgage **fraud prevention method for property** market ,
  involves analyzing mortgage **application information and prestored data
  in database to detect abnormal situation that results in fraud**
Patent Assignee: REAVS INFORMATION TECHNOLOGIES LTD (REAV-N); COLE J A
  (COLE-I)
Inventor: COLE J A
Number of Countries: 002 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
CA 2366991   A1   20020504 CA 2366991   A   20020124 200260 B
US 20020133371 A1   20020919 US 200256391   A   20020124 200264

Priority Applications (No Type Date): CA 2332255 A 20010124
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
CA 2366991   A1 E 34 G06F-017/60
US 20020133371 A1   G06F-017/60

Abstract (Basic): CA 2366991 A1
      NOVELTY - A database (210) including identification data, valuation
    data and historical **market** activity associated with a real property,
    is maintained in computer. **Mortgage** application information provided
    to the computer, is analyzed with the data in the database, to detect
    abnormal situation which constitutes mortgage fraud scheme. When
    abnormal situation is detected, necessary measures are taken to prevent
    occurrence of mortgage fraud.
      DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for
    mortgage fraud prevention system.
      USE - For preventing **mortgage** fraud in property **market** using
    computer system.
      ADVANTAGE - Fraud constituting situations are automatically
    detected and prevented from occurrence.
      DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of
    the mortgage fraud detection system.
      Database (210)
      pp; 34 DwgNo 3/8
Title Terms: AUTOMATIC; FRAUD; PREVENT; METHOD; PROPERTIES; MARKET; APPLY;
  INFORMATION; DATA; DATABASE; DETECT; ABNORMAL; SITUATE; RESULT; FRAUD
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

014605274   **Image available**
WPI Acc No: 2002-425978/200245
Related WPI Acc No: 2002-590358
XRPX Acc No: N02-334971
   Computerized financial transaction method used in banks, involves depositing assets withdrawn from one account to another account, when two accounts have common account holder
Patent Assignee: CASHEDGE INC (CASH-N)
Inventor: DHEER S; DILIP V
Number of Countries: 095 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200225534	A2	20020328	WO 2001US27433	A	20010905	200245	B
AU 200188708	A	20020402	AU 200188708	A	20010905	200252	
GB 2384084	A	20030716	WO 2001US27433	A	20010905	200347	
			GB 20036433	A	20030320		

Priority Applications (No Type Date): US 2000665919 A 20000920
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200225534	A2	E	67	G06F-017/60	

   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
   IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
   PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

| AU 200188708 | A | | | G06F-017/60 | Based on patent WO 200225534 |
| GB 2384084 | A | | | G06F-017/60 | Based on patent WO 200225534 |

Abstract (Basic): WO 200225534 A2
      NOVELTY - Assets withdrawn from one account at specific payment
   network are deposited to another account at a payment network different
   from the prior one, when the two accounts have a common account holder.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
   following:
      (a) One/more computer-readable memories storing financial
   transaction program;
      (b) Financial management apparatus
      USE - In financial institutions like banks, savings and loans,
   credit unions, mortgage companies, lending companies and for stock
   brokers, for transaction in asset accounts like savings accounts, debt
   accounts like credit card and **mortgage** accounts, home equity loans,
   overdraft protection, other loans, margin accounts, personal loans, for
   money **market** accounts, checking accounts, certificates of deposit,
   mutual funds, bonds and equities.
      ADVANTAGE - Fund transfers are initiated to automatically execute
   the recommended fund adjustments, if initiated by the user.
      DESCRIPTION OF DRAWING(S) - The figure illustrates a network like
   Internet using which various servers, computing devices and financial
   management systems exchange data.
      pp; 67 DwgNo 1/19
Title Terms: COMPUTER; FINANCIAL; TRANSACTION; METHOD; BANK; DEPOSIT;
  WITHDRAW; ONE; ACCOUNT; ACCOUNT; TWO; ACCOUNT; COMMON; ACCOUNT; HOLD
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

014605273   **Image available**
WPI Acc No: 2002-425977/200245
XRPX Acc No: N02-334970
  **Online market feedback reception of financial product for execution of
  online financial transactions, involves generating list with ID of
  investor relevant to each of indicative pricing, and output to deal
  administrator**
Patent Assignee: GE CAPITAL MARKETS SERVICES INC (GENE)
Inventor: CLARK R S; GROSSMAN P W; MORASH M G; MUNDT F C L; PRADHAN S V
Number of Countries: 097 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200225533	A2	20020328	WO 2001US27377	A	20010830	200245	B
AU 200187051	A	20020402	AU 200187051	A	20010830	200252	
EP 1325444	A1	20030709	EP 2001966547	A	20010830	200345	
			WO 2001US27377	A	20010830		

Priority Applications (No Type Date): US 2000666375 A 20000920
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200225533	A2	E	85	G06F-017/60	

    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
    PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

| AU 200187051 | A | | | G06F-017/60 | Based on patent WO 200225533 |
| EP 1325444 | A1 | E | | G06F-017/60 | Based on patent WO 200225533 |

    Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
    LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200225533 A2
      NOVELTY - The deal information including deal summary and term
  sheet of a financial product is received from a deal administrator
  (130), which is provided for several investors (110). An indicative
  pricing comprising an amount and indication of exceptions to the term
  sheet, is received from the investors. A list including an
  identification of the investor corresponding to each of the indicative
  pricing is provided to the administrator.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
  following:
      (a) System for receiving online market feedback;
      (b) On-line bid reception method for financial product;
      (c) On-line bid reception system for financial product
      USE - For receiving online **market** feedback relating to financial
  product such as asset-backed commercial paper, **mortgage** -backed
  securities, other types of asset-backed securities, syndicated
  corporate loans and private placement corporate debt, lease and
  equipment placements and other sophisticated and complex financial
  investments for executing online financial transactions.
      ADVANTAGE - Provides high quality investment opportunities for
  institutional investors. Provides flexibility to the administrator by
  allowing him to easily convert an indicative pricing for which he has
  received positive market feedback into an online auction or negotiated

deal by merely changing the transaction type and the terms of the deal
to more favorable ones, if necessary.
    DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
the computer system.
    Investor (110)
    Administrator (130)
    pp; 85 DwgNo 1/19
Title Terms: MARKET; FEEDBACK; RECEPTION; FINANCIAL; PRODUCT; EXECUTE;
  FINANCIAL; TRANSACTION; GENERATE; LIST; ID; RELEVANT; INDICATE; PRICE;
  OUTPUT; DEAL; ADMINISTER
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 15/5/13   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014590468   **Image available**
WPI Acc No: 2002-411172/200244
XRPX Acc No: N02-323306
  Copyright preliminary survey method for real estate mortgage
  securities, involves performing marketing **, economy and certification
  investigations to copyright of asset and calculating asset's credit value**
Patent Assignee: GAMU KOBO KK (GAMU-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
JP 2002083124 A   20020322 JP 2001202028 A   20010703 200244 B

Priority Applications (No Type Date): JP 2000243404 A 20000707
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 2002083124 A   7 G06F-017/60

Abstract (Basic): JP 2002083124 A
    NOVELTY - The copyright of an asset input to a server is directed
to an investigation system which performs marketing, economy and
certification investigations, and executes an investigation software
program to calculate the credit value of the asset.
    DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for
copyright preliminary survey.
    USE - For performing preliminary survey of copyright of asset for
real estate mortgage securities, nomination credit transfer of
residence mortgage securities, housing loan credit trust, real estate
conversion loan, right sale-in-lots system of land trust benefit, etc.
    ADVANTAGE - The credit value of the asset is calculated accurately
and hence utilization risk is eliminated reliably.
    DESCRIPTION OF DRAWING(S) - The figure shows the conceptual diagram
of the copyright preliminary survey device. (Drawing includes
non-English language text).
    pp; 7 DwgNo 1/5
Title Terms: PRELIMINARY; SURVEYING; METHOD; REAL; ESTATE; SECURE;
  PERFORMANCE; MARKET; ECONOMY; CERTIFY; INVESTIGATE; CALCULATE; CREDIT;
  VALUE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

014417676   **Image available**
WPI Acc No: 2002-238379/200229
Related WPI Acc No: 2002-759453
XRPX Acc No: N02-183646
   Profile driven commerce method for mortgage , **life insurance**
   applications, involves calculating consumer benefit value for market
   offerings using consumer usage profile and lifestyle information
Patent Assignee: HOOGENDAM J P (HOOG-I); MCKINLEY J M (MCKI-I)
Inventor: HOOGENDAM J P; MCKINLEY J M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20010044743	A1	20011122	US 2000192990	A	20000328	200229	B
			US 2001794786	A	20010227		

Priority Applications (No Type Date): US 2000192990 P 20000328; US
   2001794786 A 20010227
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
US 20010044743 A1	18	G06F-017/60	Provisional application US 2000192990

Abstract (Basic): US 20010044743 A1
       NOVELTY - Consumer benefit value for each market offering are
   calculated using prestored consumer goods and service usage profile and
   lifestyle information. Market offerings having higher consumer benefit
   values are determined and displayed.
       DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
   following:
       (a) Profile driven commerce (PDC) system;
       (b) Recording medium storing PDC program
       USE - For applications such as long distance and local telephone
   services, cell phone service, mortgage, home owners and automobile
   insurance, life insurance, Internet service provider, electricity, gas,
   water, banking and insurance services, groceries, credit cards,
   entertainment services such as cable, satellite TV, informational
   services such as traffic, security and neighborhood news, airline
   tickets.
       ADVANTAGE - Finds best deal customized for the needs of the
   consumer which provides maximum benefit to the consumer while requiring
   minimal effort from the consumer and saves time. Provides benefits to
   goods and service providers by having direct access to customers
   resulting in a better understanding of consumer needs.
       DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of PDC
   system.
       pp; 18 DwgNo 10/10
Title Terms: PROFILE; DRIVE; METHOD; LIFE; INSURANCE; APPLY; CALCULATE;
   CONSUME; BENEFICIAL; VALUE; MARKET; CONSUME; PROFILE; INFORMATION
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

014395439   **Image available**
WPI Acc No: 2002-216142/200227

Bode Akintola24-Nov-03

XRPX Acc No: N02-165638
  Mortgage structuring method e.g. for residential and commercial mortgages, involves resetting current interest rate if reset interest rate is less than current interest rate
Patent Assignee: KALOTAY A (KALO-I)
Inventor: KALOTAY A
Number of Countries: 001   Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020019805	A1	20020214	US 2000224271	P	20000810	200227	B
			US 2001923529	A	20010807		

Priority Applications (No Type Date): US 2000224271 P 20000810; US 2001923529 A 20010807
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
US 20020019805 A1	4	G06F-017/60	Provisional application US 2000224271

Abstract (Basic): US 20020019805 A1
      NOVELTY - Reset interest rate is compared with current interest rate. If reset interest rate is less than current interest rate, the mortgage is operated using the reset current interest rate. Otherwise, the **mortgage** is operated using the current interest rate. The current interest rate remains constant when **market** interest rate increases.
      USE - For structuring residential and commercial mortgages.
      ADVANTAGE - Eliminates transaction costs associated with repeated refinancing and avoids the truncation of management fees resulting from prepayments due to refinancing.
      DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the mortgage structuring method.
      pp; 4 DwgNo 1/1
Title Terms: STRUCTURE; METHOD; RESIDENCE; COMMERCIAL; RESET; CURRENT; INTEREST; RATE; RESET; INTEREST; RATE; LESS; CURRENT; INTEREST; RATE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 15/5/16   (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013979986   **Image available**
WPI Acc No: 2001-464200/200150
XRPX Acc No: N01-344230
  Fixed term loan repayment method for home and investment mortgages, involves calculating repayment schedule, based on loan amortization table and reducing interest when principal has been repaid
Patent Assignee: BERGER J M (BERG-I)
Inventor: BERGER J M
Number of Countries: 001   Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6269347	B1	20010731	US 98192852	A	19981117	200150	B
US 20010013017	A1	20010809	US 98192852	A	19981117	200152	

Priority Applications (No Type Date): US 98192852 A 19981117
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
US 6269347	B1	6	G06F-017/60	

US 20010013017 A1   G06F-017/60

Abstract (Basic): US 6269347 B1
    NOVELTY - The amount of loan principal to be provided is determined
and repayment schedule is calculated based on loan amortization table
for given interest rate, repayment term and selected principal amount.
The payable interest is added to principal amount due and interest is
reduced when principal has been repaid.
    DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
method of lending money.
    USE - For home mortgages, investment type mortgages, etc.
    ADVANTAGE - Provides attractive way to **market mortgage** money to
borrowers.
    DESCRIPTION OF DRAWING(S) - The figure shows the illustrative table
comparing essential parameters in four different loan scenarios for
purpose of comparison.
    pp; 6 DwgNo 1/1
Title Terms: FIX; TERM; LOAN; REPAYMENT; METHOD; HOME; INVESTMENT;
  CALCULATE; REPAYMENT; SCHEDULE; BASED; LOAN; TABLE; REDUCE; INTEREST;
  PRINCIPAL
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 15/5/17   (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013890757   **Image available**
WPI Acc No: 2001-374970/200139
XRPX Acc No: N01-274364
   **Processing mortgage loan application by forwarding loan application data
   to automated underwriting engine processing loan application data with
   automated underwriting engine for creating pre-approval status**
Patent Assignee: HOMESTORE.COM INC (HOME-N)
Inventor: CORNELIUS B J; GAUER G; RASHID H K
Number of Countries: 094 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200141019	A2	20010607	WO 2000US32725	A	20001201	200139	B
AU 200119388	A	20010612	AU 200119388	A	20001201	200154	
EP 1259914	A2	20021127	EP 2000982339	A	20001201	200302	
			WO 2000US32725	A	20001201		

Priority Applications (No Type Date): US 99454425 A 19991203
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
WO 200141019	A2 E 20	G06F-017/60	

   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
   KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
   RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

| AU 200119388 | A | G06F-017/60 | Based on patent WO 200141019 |
| EP 1259914 | A2 E | G06F-017/60 | Based on patent WO 200141019 |

   Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
   LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic): WO 200141019 A2

NOVELTY - Loan application data related to processing a loan is received from a data entry screen for forwarding the loan application data to an automated underwriting engine processing the loan application data with the automated underwriting engine. The latter creates a pre-approval status that is then forwarded to at least one lender.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) a system for processing a loan application

USE - For processing a mortgage application that may be implemented on global network such as the Internet or worldwide-web.

ADVANTAGE - Provides an automated underwriting engine that complies with industry accepted or standard criteria for processing a loan application. Produces a loan pre-approval status as a result of the underwriting processing, which is then forwarded to one or more lenders with contact information for the applicant. Integrates a property search engine for searching for properties for which the mortgage loan may be applied.

DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram illustrating a method for processing a **mortgage** loan application using the system of the **present** invention.

pp; 20 DwgNo 2a/4

Title Terms: PROCESS; LOAN; APPLY; FORWARDING; LOAN; APPLY; DATA; AUTOMATIC ; ENGINE; PROCESS; LOAN; APPLY; DATA; AUTOMATIC; ENGINE; PRE; APPROVE; STATUS

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

 15/5/18   (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013844035   **Image available**
WPI Acc No: 2001-328248/200134
XRPX Acc No: N01-236188
  **Computer program product used in mortgage company, stores program codes
  to compute reduction in interest rate of ARC** mortgage **and reset**
  mortgage **rate calculation period, based on ARC** mortgage **rate and**
  market **rate**
Patent Assignee: KELLY J (KELL-I); KELLY K (KELL-I)
Inventor: KELLY J; KELLY K
Number of Countries: 094 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200124095	A1	20010405	WO 2000US27074	A	20001002	200134	B
AU 200077453	A	20010430	AU 200077453	A	20001002	200142	
US 20010056397	A1	20011227	US 99453231	A	19991203	200206	
US 20020046158	A1	20020418	US 99156713	P	19990930	200228	
			US 99162154	P	19991029		
			US 99453231	A	19991203		
			US 2001683423	A	20011227		

Priority Applications (No Type Date): US 99453231 A 19991203; US 99156713 P
  19990930; US 99162154 P 19991029; US 2001683423 A 20011227
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200124095	A1	E	25	G06F-017/60	

  Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
  CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
  KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT

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        RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
     Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
     IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
AU 200077453   A          G06F-017/60    Based on patent WO 200124095
US 20010056397 A1          G06F-017/60
US 20020046158 A1          G06F-017/60    Provisional application US 99156713

                                          Provisional application US 99162154
                                          Cont of application US 99453231
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Abstract (Basic): WO 200124095 A1
    NOVELTY - Program codes are stored to compute prevailing interest
rate using sum of published index rate and profit margin and determine
interest rate of automatic rate cut (ARC) mortgage. Program code is
stored to compute reduction in existing ARC mortgage interest rate and
reset starting period for calculating rate reset period, if prevailing
rate is less than difference in ARC mortgage and modification rates.
    DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
mortgage created with computer-implemented program.
    USE - For use in mortgage company, financial institution that adopt
adjustable rate mortgages (ARM).
    ADVANTAGE - Interest rate is calculated automatically by the
computer using computer implemented method and informed to the
customers online, thereby making all customers aware of prevailing
interest rate.
    DESCRIPTION OF DRAWING(S) - The figure shows the schematic
illustration of computer system for tracking mortgage rate conditions.
    pp; 25 DwgNo 1/7
Title Terms: COMPUTER; PROGRAM; PRODUCT; COMPANY; STORAGE; PROGRAM; CODE;
  COMPUTATION; REDUCE; INTEREST; RATE; ARC; RESET; RATE; CALCULATE; PERIOD;
  BASED; ARC; RATE; MARKET; RATE
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 15/5/19   (Item 19 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012623604   **Image available**
WPI Acc No: 1999-429708/199936
XRPX Acc No: N99-319892
  Computer program for evaluating mutual fund portfolios
Patent Assignee: OVERLAP INC (OVER-N)
Inventor: CHENNAULT W C
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5930774	A	19990727	US 96593656	A	19960129	199936	B

Priority Applications (No Type Date): US 96593656 A 19960129
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5930774	A		26	G06F-017/60	

Abstract (Basic): US 5930774 A
    NOVELTY - The computer program accesses data records including
investment attributes of two investment portfolios. Evaluation of the
two investment portfolios is performed by comparing their investment
attributes, for identifying matching investment attributes which are

common to both the investment portfolios.
   · USE - For evaluation of publicly held investment portfolios such as
money **market** funds, debt-invested mutual funds, **mortgage** funds etc.
      ADVANTAGE - By providing a computer program for evaluating
investment portfolios and for identifying matching investment
attributes, investors can accurately and quickly identify investment
portfolios that have similar or dissimilar investment strategies. Hence
the investors can make knowledgeable decisions when selecting and
buying investment portfolios.
      DESCRIPTION OF DRAWING(S) - The figure shows flow chart
illustrating the overlap compiler used in computer program for mutual
fund portfolio evaluation.
      pp; 26 DwgNo 5/5
Title Terms: COMPUTER; PROGRAM; EVALUATE; MUTUAL; FUND; PORTFOLIO
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 15/5/20   (Item 20 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012347127   **Image available**
WPI Acc No: 1999-153234/199913
XRPX Acc No: N99-110507
   Computer aided restructuring exchange implementing method of excessive
   undivided debt
Patent Assignee: CHUSID C B (CHUS-I); WHITEHEAD J M (WHIT-I)
Inventor: CHUSID C B; WHITEHEAD J M
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 5870720   A   19990209 US 94260211   A   19940615 199913 B

Priority Applications (No Type Date): US 94260211 A 19940615
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 5870720   A   198 G06F-017/60

Abstract (Basic): US 5870720 A
      NOVELTY - The existing underlying mortgate is transformed such that
   the sum of the principals of the desired mortgage and excess portion
   mortgage is same as the unpaid principal balance of the existing
   underlying mortgage. Each share holders amount and percentage of
   liability in respect of the assessment according to the number of
   shares owned by each share holder is calculated.
      DETAILED DESCRIPTION - An excess portion of the underlying mortgage
   is calculated by subtracting the current desired mortgage amount from
   the remaining unpaid principal balance of the underlying mortgage. The
   underlying mortgage is transformed into a restructured debt by
   exchanging the underlying mortgage for a combination of the desired
   mortgage amount and the excess portion mortgage. A report listing the
   periodic payments is printed during calculation process, for each share
   holder. After calculating, periodic payment is calculated for each
   share holder, a sequence of amount is calculated by the computer, each
   of which represents a total payment for a predetermined point in time.
   Each shareholder is obligated to fully satisfy remaining periodic
   payment obligations under the excess portion mortgage, upon a sale of
   one share of each shareholder into a data processing system.
      USE - For underlying **mortgage** on asset in co-operative **market** .

ADVANTAGE - Determines share holder's monthly assessment in respect of re-equitizing supersecured mortgage (RSM) per unit basis and provides share holder with monthly amortization schedule for RSM. Provides render with yields based on longer term instruments. Enables existing share holders to market their units with lower maintenance cost.

DESCRIPTION OF DRAWING(S) - The figure shows a schematic flow chart depicting the data processing methodology.

pp; 198 DwgNo 2/3

Title Terms: COMPUTER; AID; RESTRUCTURING; EXCHANGE; IMPLEMENT; METHOD; EXCESS; UNDIVIDED

Derwent Class: T01

International Patent Class (Main): **G06F-017/60**

File Segment: EPI

15/5/21   (Item 21 from file: 350)

011332182   **Image available**

WPI Acc No: 1997-310086/199728

Related WPI Acc No: 1992-390538; 2000-375060

XRPX Acc No: N97-256962

Market **analysis processing method e.g. for selling insurance or** mortgage **products - gathering information for total number of sales, total number of pending listings, total number of active listings, and total number of expired listings in time period, and deriving market index**

Patent Assignee: ROTHSTEIN R E (ROTH-I)

Inventor: ROTHSTEIN R E

Number of Countries: 001   Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5636117	A	19970603	US 91667584	A	19910311	199728	B
			US 9341144	A	19930331		
			US 94252170	A	19940531		

Priority Applications (No Type Date): US 94252170 A 19940531; US 91667584 A 19910311; US 9341144 A 19930331

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5636117	A		10	G06F-017/60	Cont of application US 91667584
					CIP of application US 9341144

Abstract (Basic): US 5636117 A

The method for extending real estate services to a party comprises using a computing device having a central processing unit to gather from a first data source a total number of closed sales, Sc, in a real estate market in the period. The computing device is used to gather from a second data source a total number of sales which are pending, Sp, in the market in the period. The computing device is used to gather from a third data source a total number of expired listings, Le, in the market in the period.

The computing device is used to gather from a fourth data source a total number of active listings La, in the market in the period. A market index, Mi, indicative of the strength of the market over a period consisting of a length of days, Pd, is determined in accordance with Mi = (Sp + Sc)2PdLa (Sc + Sp + Le).

The real estate service is extended, terminated or repositioned to the party if the market index is above or within a predetermined

threshold of market activity. The process is repeated over a number of
periods, and graphically representing in temporal sequence the number
of market indices, Mi, of the number of periods and extending the real
estate service if the market indices remain above the predetermined
threshold over a predetermined time period.
        ADVANTAGE - Market index can be charted over number of periods,
giving indication of any temporal trends, and can further be used to
guide and determine action of service provider such as lender or title
insurance company in proposed real estate transaction.
        Dwg.1/4
Title Terms: MARKET; ANALYSE; PROCESS; METHOD; SELL; INSURANCE; PRODUCT;
    GATHER; INFORMATION; TOTAL; NUMBER; SALE; TOTAL; NUMBER; PENDING; TOTAL;
    NUMBER; ACTIVE; TOTAL; NUMBER; EXPIRE; TIME; PERIOD; DERIVATIVE; MARKET;
    INDEX
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

 15/5/22   (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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07591413   **Image available**
EVALUATION/GUARANTEE SYSTEM FOR BUILDING

PUB. NO.:   2003-085257 [JP 2003085257 A]
PUBLISHED: March 20, 2003 (20030320)
INVENTOR(s):   MORI KAZUHIKO
                KUROSE YUJI
APPLICANT(s):   IIDA SANGYO KK
                HOUSEPLUS CORPORATION INC
APPL. NO.:   2001-278625 [JP 20011278625]
FILED: September 13, 2001 (20010913)
INTL CLASS: **G06F-017/60** ; G06F-017/50

                              ABSTRACT
PROBLEM TO BE SOLVED: To revitalize a secondhand housing **market** by
improving the **mortgage** value of a secondhand house.

SOLUTION: This system comprises an inspection process for attaching a
picture obtained by picking up image of the part to be inspected of a
building to inspection picture 121C data read from a server 10 to a
portable terminal 20 in order to prepare inspected result data, and for
storing the inspected result data in a server 10, an evaluation process for
reading the inspected result data of various inspection items and
evaluation format 121F data of the building from the server 10 to a third
party evaluating organization side terminal 40, and for inputting an
evaluated result evaluated based on the inspected result data to the
evaluation format 121F data in order to prepare evaluation data, and for
storing the evaluation data in the server 10, and a guaranteeing process
for reading certificate format 123F data of the building from the server 10
to the third party evaluating organization side terminal 40 when the
evaluated result is successful, and for preparing guarantee certificate.